



United States
Department of
Agriculture

Rural Development

Rural Housing
Service

Rural Housing Service 1999 Progress Report





In Hermitage, AR, President Bill Clinton and Joni Cannatella, of Chicot Housing Assistance Corporation, congratulate brothers Stephen and Christopher Jeffers on their new Self-Help program home. Under this USDA/Rural Housing Service program, nonprofits, such as this housing corporation, provide technical assistance, and USDA provides funding. With the assistance of supervisors, participants are able to provide about 60 percent of the labor to build their own homes, substantially reducing costs.

Cover photos (clockwise from top left):

- Children at the Wee Care Day Care Center, funded by the Community Facilities program;
- Amanda Santana and her daughter Alexis in their apartment at the Vineyard, a rural rental facility;
- Florentino Cervantes and his son in their new self-help home;
- Joyce Tuer enjoys lunch at Suncrest Village, a 515 congregate care facility;
- Swanna Houston, a self-help participant, and her son, in front of their new home.

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United States Department of Agriculture
Rural Development

Rural Business-Cooperative Service • Rural Housing Service • Rural Utilities Service
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Dear Rural Housing Service Partners, Customers and Colleagues:

This booklet tells the story of the United States Department of Agriculture's Rural Housing Service (RHS) during fiscal year 1999. RHS assists rural communities in many ways. We provide a variety of single and multi-family housing options to residents of rural America. Farm workers, senior citizens, Native Americans, and people living in economically depressed areas, where incomes are much lower than the State average, can all turn to RHS for housing assistance. Our programs help communities provide essential community services for their residents. We provide funding for hospitals, schools, fire stations, community centers, ambulances, childcare centers and many other essential community facilities for traditionally underserved rural residents.

In recent years, RHS has joined in partnership with many national and local nonprofits and state and local governments to leverage our funds and provide more services to rural residents and communities. The Rural Home Loan Partnership, which includes the Federal Home Loan Bank System, the Rural Local Initiatives Support Corporation, the Office of Thrift Supervision, the Federal Deposit Insurance Corporation, the Office of the Comptroller, the Neighborhood Reinvestment Corporation, Rural Alliance, and RHS, with the Federal Reserve Bank as liaison, helped 644 families become successful homeowners in 1999. Our Community Facilities (CF) program nearly doubled their funds through leveraging with partners, allowing them to provide essential community services to more rural communities.

In 1999, our Centralized Servicing Center in St. Louis, MO, participated in a successful Welfare-to-Work program, which provided USDA with 20 new, well-trained employees while removing them from the welfare rolls.

RHS continues to emphasize outreach to underserved populations. Many State Offices are providing program information in Spanish as well as English to meet the needs of the Spanish-speaking population. RHS field office staffs meet regularly with representatives of Native American Tribes to encourage them to apply for our programs. Our CF program is particularly successful in assisting Native Americans to provide community facilities for their people and in working with tribal colleges to help fund libraries, classrooms and dormitories.

This booklet is about the Rural Housing Service. We invite you to read it and get to know us. We hope it will give you a clearer picture of what we are accomplishing in rural America.

James C. Kearney
Administrator

What Is the Rural Housing Service?

The Rural Housing Service (RHS) is part of the United States Department of Agriculture's (USDA) Rural Development mission area. A lending agency like its predecessor, the Farmers Home Administration, RHS emphasizes a community development mission.

RHS programs touch many aspects of rural life. They provide people in rural areas with loans and grants for repairing their homes or buying or building new ones. RHS provides financing for rental housing at affordable prices and rental assistance to the elderly, the homeless, farm laborers, and people whose incomes are less than those of most of their neighbors.

RHS helps build many useful community facilities such as community centers, schools, fire stations, health care centers, libraries, childcare facilities, classrooms, and dormitories. In partnership with many other organizations, RHS creates packages of technical assistance and loan funds from several sources, rather than providing all the assistance for a project. This leveraging and partnering stretches resources to benefit more rural individuals and communities.

Here is a review of RHS program accomplishments in FY 1999.

Rural Housing Service Program

	Total Dollars Spent FY99	Number of Families Helped
SFH Direct Loan (502)	\$965.2 million	15,799
SFH Guaranteed Loans (504)	\$2.98 billion	39,752
SFH Home Repair (504)	\$44.8 million	9,021
SFH Mutual Self-Help (523) (grant)	\$26 million	1,350
MFH Rural Rental Housing (515)	\$75.8 million	2,181
MFH Rural Rental Housing Repairs*	\$38.6 million	100
MFH Rural Rental Housing Guaranteed (538)	\$74.8 million	2,540
MFH Farm Labor (514/516)	\$33.5 million	622
MF Housing Preservation Grants (533)	\$7 million	1,800
MFH Rental Assistance (521)	\$585 million	42,000
CF Direct**	\$163.7 million	453
CF Guaranteed*	\$106.8 million	118
CF Grants**	\$7.5 million	245

* Numbers are for facilities or projects.

** Numbers are for loans or grants

In its loan programs, RHS uses 3 income categories: 115 percent to above 80 percent of the area median income (moderate); 80 percent to above 50 percent (low); and up to 50 percent (very-low).

This story from Washington State shows how RHS programs provide the opportunity for people to find new strengths and skills and create a spirit of community.

The Cervantes family in the home they helped build through the USDA/RHS Self-Help program.



Florentino and Estela Cervantes and their 3 children were living in one room of another family's home in Sunnyside, WA, when they joined the RHS Mutual Self-Help program at La Clinica Project. The Cervantes are seasonal workers and had never had a home of their own. Florentino had been a participant in the program only a few months when he lost his hand in a job-related accident. He told the construction supervisor at the self-help project that because he could not work, the family would be unable to put in the required hours building the houses and would have to drop out of the building program.

The supervisor insisted that others would help the family. The other self-help participants had already agreed to put in extra hours to cover Florentino's obligation when Estela Cervantes showed up at the work site ready to take her husband's place. She had never done construction work, but was determined to succeed, and learned quickly. With her efforts and help from the others in the group, the Cervantes home was completed with the others in their self-help group.

He Met the Challenge

For some people, homeownership is a special challenge. Tim Gustin wanted to be a homeowner. He was determined not to allow his being developmentally disabled to keep him from realizing his dream. For 6 years, he worked with a counselor from NorthStar of Nebraska (an organization that helps persons with disabilities improve their life skills). His counselor had never heard of a client buying a home, but she encouraged Gustin in his efforts.

Gustin is very independent, holds down 2 part-time jobs, doesn't buy on credit, and for years has put his extra money into savings. His excellent credit and work records helped him to qualify for a direct loan under the RHS Section 502 program. After searching more than a year, he found the perfect house. He now lives in a 2-bedroom home in a quiet neighborhood. His house has a washer and dryer, so he doesn't have to go to the laundromat. It is close to his jobs so that he can walk to work. Years of hard work and help from NorthStar and RHS made Tim Gustin's dream of homeownership come true.

Homeownership Programs

RHS homeownership programs provide opportunities through several loan, grant, and loan guarantee programs for rural Americans with very low to moderate incomes to obtain homes. Since 1950, RHS homeownership programs have helped more than 2 million families become homeowners. Currently, the combined portfolio for the direct and guaranteed programs is worth more than \$26 billion. In FY 1999, the homeownership programs assisted about 65,000 families in acquiring or repairing their homes. In addition, based on the National Association of Home Builders' factors for "Housing's Direct Economic Impact," RHS Single Family Housing programs helped provide an estimated 35,700 full-time jobs in construction and construction-related industries, \$1.2 billion in wages, and \$612 million in combined Federal, state, and local revenues and fees.

Direct Loan Program (Section 502): Direct low-interest homeownership loans are offered to rural America's less affluent residents through this program. In FY 1999, outlays of \$965 million enabled about 16,000 families to purchase homes. Almost half of these loans were made to people whose incomes were below 50 percent of the median income for the rural areas where they lived. Without RHS assistance, these rural residents would not have been able to finance their homes.

Guaranteed Loan Program (Section 502): Families with low to moderate incomes, but without funds for a down payment or closing costs, can buy homes with loans made by a local bank and guaranteed by RHS. Banks make these loans because RHS guarantees 90 percent of their value. Lack of a down payment often prevents prospective homebuyers from obtaining a loan from private lenders, so the RHS guarantee program increases the number of rural residents able to buy homes. In 1999, the RHS guaranteed almost \$3 billion in home loans, enabling nearly 40,000 families to achieve homeownership.

Mutual Self-Help Housing Program (Section 523): Homes become more affordable because low- and very-low-income families perform 65 percent of the

Two Generations of Self-Help Builders

When Alonzo Arellano was a baby, his parents built a home in Alamosa, CO, through the self-help program of Farmers Home Administration (now Rural Housing Service). The 3-bedroom home, finished in June 1979, is still home to his mother, Mary Gutierrez. After she was divorced in 1984, she took full responsibility for the house payments, maintenance, taxes, and insurance. Today, her loan is almost paid off. Richard Gomez, the agency employee who approved the loan, still works for USDA. He says the Gutierrez loan is the oldest Self-Help Housing loan still on the books in his office.

Over the years, Gomez watched Alonzo Arellano grow into adulthood and marry. When Alonzo and Nicole Arellano came to RHS for a loan, he suggested they enter the self-help program. Mary Gutierrez also encouraged the couple to participate because she has always been glad that she obtained her house that way.

At the time they applied for a loan, the Arellanos had a 6-month-old daughter, and Nicole was still in high school. Despite her full schedule, Nicole helped put in the required 30 hours a week building the house. Upon graduation, she got a job in the county clerk's office and continued working on the house. In January 1999, after 8 months of hard work, the Arellanos and the other 12 families in their self-help group completed the last house and moved into new homes.

Through their participation in the Self-Help program, Brian and Naomi Gormanson are able to have a place of their own in which to raise their children, Audrey and Austen.



Kari Mathes and Sheila Foster became good friends working with their self-help group.





The horse barn where the Gibsons lived for seven years.



The Gibsons' new home.

From Horse Barn to New House

For 7 years, James and Laurie Gibson of Bandera, TX, lived in a horse barn, sharing a 12-by 12-foot living space with the horses. Running water, indoor plumbing and central heat were inadequate or non-existent. In 1998, when Laurie Gibson contacted RHS about the Single Family Housing program, they had 2 small children and were expecting another. He is a ranch foreman and farrier and she babysits part-time. Their income level, credit rating, and repayment ability qualified them for a \$65,000 loan from RHS. They saved money on their house by working alongside the contractor, putting in the flooring, working on the exterior walls, and installing the metal roof. From February to July 1999, when the house was completed, the couple lived in a small camping trailer at the construction site. Now, the Gibsons live in their new 3-bedroom home, which is big enough for their growing family.

labor needed to construct their homes. The family's investment or "sweat equity" reduces the total amount borrowed. Grants are awarded to nonprofit and local government organizations that provide technical assistance. They supervise groups of 6 to 12 families in constructing their homes. The families work on the homes together, and move in only when all are completed. Usually, the homes are financed through an RHS 502 Direct loan. In 1999, RHS made 83 technical assistance grants and 22 pre-development grants for about \$26 million to nonprofit organizations in 44 states to help about 1,350 families build homes. A total of \$106 million was loaned to these families to help them pay for their new homes.

Rental Housing Programs

RHS offers 4 programs that provide money for rental properties intended for low- and moderate-income tenants. Currently, about 454,000 rental units in nearly 18,000 complexes are financed by loans through the RHS Rural Rental Housing program. Subsidized credit is provided to developers of affordable and farmworker housing. Rents may be further subsidized through the rental assistance program. Here are descriptions of the various Rural Rental Housing programs.

Rural Rental Housing Program (Section 515): Loans with interest as low as 1 percent are provided to developers of affordable rural rental housing. Almost 90 percent of the tenants in these properties have incomes below 50 percent of the median income in their rural area. In 1999, RHS loaned nearly \$76 million for the construction of 97 new rental complexes that provided more than 2,100 apartments. Another \$33.5 million was used to repair and rehabilitate more than 2,300 apartments in existing rural rental facilities. Additionally, apartments in 21 complexes were repaired to remain as affordable housing for 20 more years through the use of \$5 million in equity loan funds.

Farm Labor Housing Program (Section 514/516): Farmworkers, often the most poorly housed people in the country, may live in tents, in shacks without running water, in dilapidated trailers or in crowded, poorly built dormitories. RHS is the only national source of construction funds for dedicated farm labor housing. It provides low-interest loans and grants to public or nonprofit agencies or to individual farmers to build affordable rental housing for farmworkers. In 1999, the program provided \$32.4 million in loans and grants

to build more than 600 new homes and rehabilitate more than 600 apartments in 12 rental complexes.

Rental Assistance Program (Section 521): Through this program some of the tenants in rural rental or farm labor housing complexes receive rental subsidies. Tenants living in units with rental assistance pay no more than 30 percent of their incomes for shelter. In 1999, RHS obligated \$585 million in rental assistance to more than 40,000 tenants, with 90 percent going to tenants in existing units and 10 percent to those in new units. Further, \$7 million in rental assistance was used to preserve as affordable housing more than 500 units in 36 projects. Only about half of the 455,000 rural rental units receive rental assistance, leaving many low-income families and elderly persons overburdened by their rent payments.

Rural Rental Housing Guaranteed Loan Program (Section 538): This Rural Rental Housing program started in 1996 and has been growing steadily. It guarantees loans made for development of affordable rental housing in rural areas. The apartments built under this program are intended for families whose incomes are no more than 115 percent of the median income for their area. Because the loan guarantee program serves low- to moderate-income tenants, it complements the Section 515 program. In 1999, this program provided housing for more than 2,500 families, guaranteeing \$74.8 million for 51 loans in 24 states. Through leveraging, another \$191.5 million was added to these funds to provide more than 2,500 new rental units. The average monthly rent for these apartments was only \$455.

Homes With Gardens for Seniors

There are about 5,000 residents in Anadarko, OK, many of whom are Native Americans. RHS and the Housing Authority of the Apache Tribe became partners in the construction of a multi-family housing complex for the elderly there. RHS provided a loan for \$974,728, and the tribe provided \$72,847. The complex has full rental assistance, so tenants will pay no more than 30 percent of their incomes for housing. This complex, the first partnership in Oklahoma between RHS and a Native American tribe for a rural rental project, resulted from 3 years of extensive outreach by RHS, including many presentations at tribal association workshops.

The Koon-Kah-Na-I-Sha (Apache Camp) has 6 four-plex units. It has a community room, an aboveground storm shelter (which older residents can easily reach in case of tornadoes), and a greenhouse. In the greenhouse, funded by the Apache Tribe, residents can start flowers to be planted around the apartments and vegetables for their gardens. The vegetables are for personal use and for monthly group dinners.

In addition, the Apache Apartments have been designated by Rural Development as a “Millennium Gardens” project. Through this program, USDA encourages non-profit organizations to establish gardens and donate at least 10 percent of the produce grown to help feed the needy. Residents of Koon-Kah-Na-I-Sha can experience the pleasure and benefit of gardening and contribute to the less fortunate at the same time.



Trevor Gibson (below) in his room at the West Calhoun City Apartments, a Rural Rental Housing complex. His mother, Nikki, says that without the affordable housing provided by RHS, she would never have been able to attend college, where she is working toward her RN degree.



Bernie Conrad lives in the Ponototoc Senior Apartments, a rural rental housing complex built with funds from RHS. Her handicap qualifies her for housing in the senior complex, where many apartments are equipped with special features to assist residents with handicaps.



Gordon and Marilyn Thomas in their apartment at Austin Court, a rural rental facility built by Christopher Associates and funded by USDA.

Home Repair Programs

Many rural residents live in houses or apartments that are badly in need of repairs or renovations – many of these homes are substandard. To help these rural residents, RHS has 2 programs. The Section 504 program provides loans at a 1 percent interest rate to elderly and very-low-income families whose houses need vital repairs. Elderly homeowners who cannot afford the 1 percent loan may be able to receive grants. The Section 533 program provides grants to nonprofit organizations, public bodies, or Native American tribes which, in turn, make repairs on deteriorating rental property occupied by low-income tenants or on deteriorating homes owned by families with incomes in the very-low- or low-income category.

Home Repair Loan and Grant Program (Section 504): This program is offered to elderly persons and very-low-income families that own homes in need of repair. RHS provides funds so the recipients can repair or replace a leaking roof; insulate a home; install electric lines; replace a wood stove with central heating; install running water, a bathroom, and a waste water disposal system; or make a home accessible to family members with disabilities. Homeowners who are at least 62 years old can receive home improvement grants of up to \$7,500 if they cannot afford a loan at a 1 percent interest rate. Other very-low-income families or individuals can receive loans of up to \$20,000 at a 1 percent interest rate with repayment terms up to 20 years. In 1999, about \$45 million was used to help more than 9,000 families make necessary home improvements.

Housing Preservation Grant Program (Section 533): These funds are used to renovate deteriorating homes and rental properties occupied by families whose incomes fall into the low-and very-low-income categories. Nonprofit organizations, public bodies, and Native American tribes receive grants to repair these properties and bring them up to code. Because grantees usually spend their grant funds in a specific geographic area, this program not only helps provide individuals with better homes, but also revitalizes entire communities. In 1999, the program provided \$7 million to 125 organizations that used it to rehabilitate nearly 1,800 homes and apartments. The program encourages projects that bring in outside funds, so most grantees substantially leverage their RHS dollars with funding from other sources.

Community Facilities Programs

RHS has made important contributions to the economic welfare of rural communities through its Community Facilities (CF) programs. Loans and grants assist rural communities in financing essential public structures and services. These amenities help communities attract and retain businesses that provide jobs and services to their residents. Through the CF programs, funding has been provided for more than 80 different types of projects, from childcare to hospitals to fire trucks.

CF uses leveraging to stretch program funds and help more communities. For every \$1.05 invested by RHS, an additional \$1.00 was invested by outside funding partners.

Making Homes Safe and Warm

In Luther, OK, a Black Congregational Church helps members obtain Section 504 loans and grants to repair their homes. The pastor, who is also employed by the Natural Resources Conservation Service, attended a USDA outreach program that included a presentation by RHS. He brought the information back to his congregation, encouraged them to apply for loans and grants, and helped them complete the applications. So far, 6 members of the congregation have received grants and one obtained a loan for home improvements—adding insulation, replacing windows, installing furnaces, or ensuring that electric systems are safe and adequate.

RHS staffers also provide technical and advisory assistance to applicants through all stages of project development. The combination has helped many communities build local capacity and plan long-term growth strategies.

A Bigger Food Bank Serves More People

The Southeast Arizona Food Bank in Willcox, AZ, received a CF grant of \$40,720 to expand its food distribution and storage space. The capacity of the food bank was more than doubled. This allowed it to accept freight from the packing and processing plants along the Arizona/Mexico border. Instead of 2 trucks arriving each day, the food bank now receives 6, enabling it to increase daily service from 100 to 250 persons. The food bank distributed nearly 6 million pounds of food to residents of 4-nearby counties in FY 1999.

Direct Loan Program: In 1999, RHS provided 452 direct loans totaling \$163.4 million for essential community facilities. Ninety percent were made at below-market interest rates, showing that the states directed the program funds to the neediest areas. There is a tremendous demand for direct loan funds. Applications and preapplications on hand at the end of the 1999 fiscal year totaled about \$337 million.

Guaranteed Loan Program: Up to 90 percent of the loan amount can be guaranteed for rural communities that otherwise could not have obtained a loan. In 1999, 39 states participated in this relatively new program, through which \$106.8 million was used to fund 118 Community Facilities projects. In 1999, CF streamlined the processing of guaranteed loans for lenders and published a "Lenders Handbook" as a processing guide. Leveraging with partners enabled RHS to stretch the Government's money and help more rural communities. The total dollar amount rose 63 percent from FY 1998, while the number of loans increased by 71 percent. CF has a portfolio in which 99.6 percent of the loans are current.

Grant Program: Priority for these funds was given to special initiative areas to support Native American community development, childcare facilities linked with welfare-to-work, federally designated Enterprise and Empowerment Zones, and the Northwest Economic Adjustment Initiative area. In FY 1999, RHS obligated more than \$7.5 million in grant funds toward developing 245 essential community facilities. The average grant was \$30,000.

The Port Orchard City Hall was built using loan and grant funds from the USDA/RHS Community Facilities program.



RHS Helps People To Be Self-Sufficient

Quality Childcare for Working Families

Safe, affordable, quality childcare is needed more than ever before in America, both for single-parent households and families that need the incomes of both parents in order to remain self-sufficient. Recent emphasis on self-sufficiency for welfare clients has increased the need for childcare services. Businesses seeking new locations look for communities with quality childcare providers to reduce absenteeism and increase productivity in their employees.

Research indicates that 70 percent of the human brain development occurs in the first 3 years. Children from low-income families show the greatest gains from high-quality, enriching programs or suffer the most from the effects of inadequate child care. Lack of childcare facilities is especially evident in rural areas. Since 1996, the CF program has placed a major emphasis on funding childcare services in rural areas. In 1999, 34 states used \$13.2 million in CF funds to help finance 69 childcare centers. It is anticipated that more than 5,600 children in rural communities will benefit from these new and improved facilities.

In Iowa, RHS has made childcare a priority. Since 1988, 29 early childhood projects have been funded with more than \$8 million in loans and grants from RHS and another \$8.5 million from other sources. The Iowa Department of Economic Development, distributing community development block grants, has been the biggest funding partner. Thirteen projects are adjacent to schools. Two recent projects will be operated by the school districts. Fourteen projects are co-located with Head Start programs and several others with area education agencies, which support school districts with special programs for the handicapped and other family services. Nine of these projects were funded in FY 1999 with almost \$2.5 million of RHS money and just over \$2.5 million from partners with whom RHS leveraged the loans.

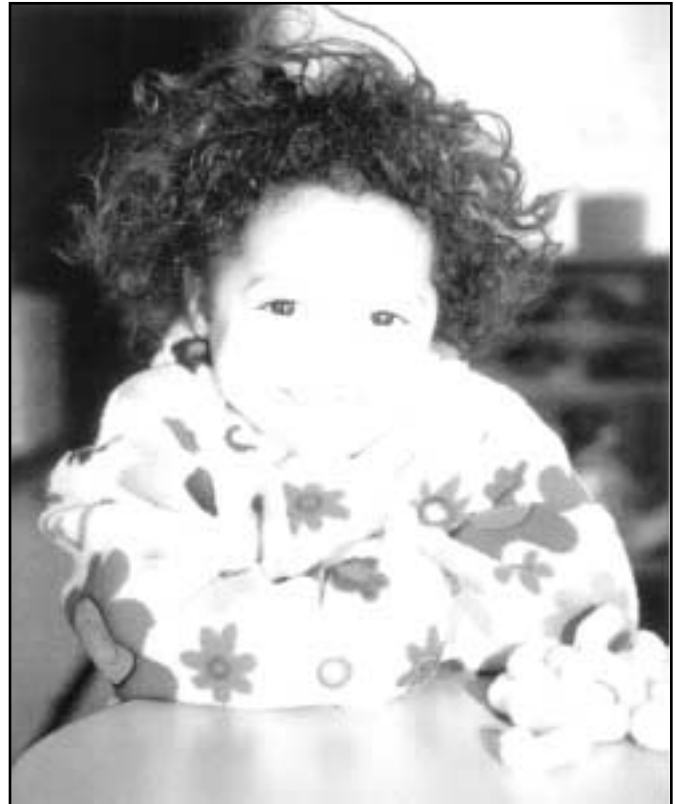
In San Luis, AZ, the CF program provided a \$50,000 grant to help finance equipment for a center for children of low-income families at Las Casitas Apartment. Twenty-nine families will receive safe, professional care for their children at this facility. In addition to the money from CF, the Comite De Bien Estar, the nonprofit establishing the center, received \$60,000 in loans from Bank One and National Bank and \$176,000 worth of in-kind work and equipment from families and community members.

New Skills Promote Self-Sufficiency

The ability to earn a living wage is important to everyone, increasing self-esteem and providing a decent quality of life for a family. Job training helps individuals obtain jobs with better wages and benefits and enables them to become self-sufficient. Here are some ways RHS tries to promote self-sufficiency.

Welfare-To-Work at the USDA Centralized Servicing Center

In July 1997, the Centralized Servicing Center (CSC) in St. Louis, MO, hired its first welfare-to-work employee. Since then, the CSC has hired 22 more employ



Wee Care Childcare, in Massena, New York, used funding from the RHS Community Facilities program to purchase a historic, early 19th century schoolhouse and renovate it to be used as a childcare center. It is the only state-licensed day care facility serving the town of Massena (population 12,800).



ees under this program. Twenty are still employed by USDA—a 90 percent success rate.

The CSC works in partnership with Hope House, a transitional service agency. Hope House not only refers candidates for the initiative, but also provides them with day care, skill training, and even housing. At USDA, trainees complete an orientation that helps them understand how the working world operates in both the public and private sectors. Trainees are assigned mentors from the CSC who assist and advise them with personal and work-related problems.

Since December 1998, all welfare-to-work employees are initially hired into the Customer Service Telephone Center to work as customer service representatives. This helps the trainees because (1) they receive in-depth training on all areas of the CSC; (2) they can take advantage of the flexible scheduling available in the center; and (3) the Customer Service Telephone Center has a special supervisory team to give them individual support and training. Once they have made the transition to a working environment, welfare-to-work employees have opportunities to apply for other positions.

The town of Clintwood, VA, received a CF Direct loan for \$500,000 for remodeling an old theater into a community center and rural distance learning center. The facility will be used for training seminars, community functions, GED classes, and distance learning. It will provide opportunities for citizens to further their education and enhance their careers. Clintwood has high unemployment and low household incomes, so this learning center is very important to the community.

Pier Finn is one of the success stories in the welfare-to-work program. When she started as a trainee, she found it difficult to handle both her work schedule and manage the demands of her family. Her CSC mentor and supervisor provided the support, encouragement, and flexibility she needed for success. Finn's mentor also advises her on personal decisions, such as buying a new car and, recently, buying a home. Finn currently has a permanent position in the telephone center and is attending junior college. She plans to complete her associate degree in computer science by the year's end.

Narrowing the Digital Divide

In Alachua, FL, RHS is promoting self-sufficiency by helping community members develop computer and other work-related skills. When 2 rural rental complexes combined their office and laundry, the extra space was converted into a computer center. The local Rural Development office donated computers for 5 work stations. RHS provided money to remodel the room and set up the center, although it cannot pay an instructor's salary. At present, the part-time instructors are volunteers. In addition to computer classes for adults and children, the center offers opportunities for the tenants and members of the community to use software packages to learn basic writing skills, complete work for their GEDs, or prepare resumes.

Independence for Older Americans

Most older Americans want to maintain their privacy and live independently. Unfortunately, many cannot manage this without help. Many live on fixed incomes and lack either the physical ability or the income to maintain their homes. RHS helps older rural residents in several ways. The 515 program provides rental units for low-income elderly tenants. CF programs provide funds for building assisted living and adult daycare facilities. Elderly homeowners can get loans or grants through the 504 Home Repair program to renovate their sub-standard homes.



Karen Day, who works for the Community Action Council, prepares lunch for residents of Suncrest Village, a USDA-funded congregate care facility.



Mary Bell is a senior citizen whose house needed extensive repairs. Today, thanks to a loan and grant from RHS, she has new front steps and porch, a new roof, ceiling and floors. She also has a kitchen sink and a bathroom - both of which she had done without.

Jerry Brummel, manager of Suncrest Village, chats with tenants Fae DeWitt and Margie Goebel in the dining room.



George and Barbara Beardsley no longer have to haul water from a spring, thanks to a USDA/RHS grant that paid for a new well.



Independent in a New Home

Sometimes RHS can help elderly people live independently in their own homes. George and Barbara Beardsley worked for years in factories and as migrant farmworkers, finally settling down outside of Pharsalia, NY, in a home George built by hand. When their well ran dry, they hauled more than 25 gallons of water a day from the local spring. In time this became too much for them as Barbara's health deteriorated. They approached Opportunities for Chenango (OFC), a nonprofit agency in the area, for assistance. OFC found that the house was beyond repair. They provided a mobile home for the Beardsleys and enlisted volunteers to build front and rear porches on it. RHS provided a Section 504 Grant to pay for a new well and septic system.

Hotel Becomes Home for Seniors

Lincoln House in Scottsbluff, NE, was an 81-year-old historic hotel that was converted into a home for senior citizens. Eight sources of funding, including \$1.2 million from the RHS 515 program, were used to create 35 affordable apartments for low-income elderly tenants. Some of the tenants have fond memories of the old Lincoln Hotel where they attended high school proms or held wedding receptions many years ago.

A Place for Those with Alzheimer's

In a 7-county rural area in south Florida, more than half of the population is elderly. RHS, through the CF program, guaranteed a loan from the Bank of the Keys for \$3.2 million and made a direct loan for \$2 million to enable the International Alzheimer's Foundation Trust to build an assisted living facility for people afflicted with the disease. The trust is a local non-profit corporation formed to provide services to area residents suffering from the disease. The complex has a campus layout with maintenance support buildings, a kitchen, and a combined administration and adult daycare facility for up to 50 clients a

day, in addition to 2 residential buildings especially designed to meet the needs of Alzheimer's patients. The 68-bed facility is operated by Senior Living Management, Inc., which operates 8 other such facilities.

Housing and More for Farmworkers

Farmworkers are among the most poorly housed and lowest paid workers in the United States. RHS assists migrant and year-round farm laborers through several programs. The Farm Labor Housing program (Section 514/516) provides loans to public or non-profit agencies or to farmers to enable them to build farm labor housing. In states such as California, many farm laborers are able to build their homes using the Mutual Self-Help Housing program (Section 523).

In Watsonville, CA, some farmworkers have a better place to live now thanks to RHS and the Pajaro Valley Housing Corporation. RHS funded a loan for \$2.4 million to enable the private non-profit organization to build Lincoln Square, a 19-unit farm labor housing complex. The apartments vary in size to accommodate different families. All apartments, except the manager's unit, have rental assistance, so that the families living in them will have to pay no more than 30 percent of their income in rent. To qualify for residence, families must obtain a specified amount of their income from farm work. Agriculture is a year-round industry in Watsonville and the need for farm labor housing is great. There were many more applicants than could be accepted at the Lincoln Square apartment complex.

The shortage of health care providers and facilities in rural areas especially affects farm laborers. RHS and the U.S. Department of Health and Human Services (DHHS) have signed a memorandum of understanding to provide health care clinics for farm laborers. These clinics may be part of a farm labor housing complex, or may be built separately to provide for the needs of migrant and other farmworkers.

Farmworker families with young children face a tough choice. If one parent stays home with the children, the family forfeits needed income. The dangerous alternative is taking the children into the fields with the parents while they work. Many RHS-funded facilities eliminate this problem by offering childcare or educational services, such as Head Start, to their tenants. Childcare facilities not only allow both parents to work and increase the family income, but also provide the children with nutritious meals and a safe environment in which to learn and play.

Building Self-Sufficient Communities

Homeownership helps create self-sufficient communities. Programs that encourage and enable homeownership among rural Americans help provide a valuable economic base for rural towns. A family that owns a home has a stake in the community. Homeowners pay property taxes; they take pride in their homes, and the homes maintain their value. Homeowners are less likely than renters to leave the community during times of economic hardship. Moreover, the construction of the homes provides economic benefits to the community.

Even in winter, Elena and Elsa Valencia enjoy the playground at Plaza Del Sol.



Plaza Del Sol, in Sunnyside, WA, has 46 housing units. This development replaced temporary housing for farmworkers built in 1943. It was funded through the RHS Section 514/516 program in collaboration with the Sunnyside Housing Authority. The new housing is among the first in the state to have forced-air gas heat and central air conditioning. The new apartments are a far cry from what they replaced: an old, cold house that residents shared with mice, where water dripped from the ceiling. Many had to live with roaches and leaking gas, or were forced to share crowded quarters with other family members. Now the same families live in safe and sanitary housing and at rents they can afford.

From left to right: Residents Maurilia Gomez and Minerva Mercado and RHS staffer Rosa Garcia talk in one of the apartments at Plaza Del Sol, a farm labor housing complex funded by USDA.



The National Association of Home Builders estimates that construction of one single-family home generates about 2.4 jobs, \$79,000 in wages, and \$42,000 in taxes. In FY 1999, more than 14,000 jobs were created through the Section 502 Direct Loan program and more than 21,000 through the Section 502 Guaranteed Loan program.

A Home They Helped Build

Jose and Guadalupe Murua and their newborn daughter moved from Mexico to Poulsbo, WA, 5 years ago when Jose was offered a job in fishing net quality control at a company called Net Systems. They brought only a few personal possessions. For several years, the Muruas lived in an unfurnished apartment and slept on the floor. Lupe heard about the RHS Mutual Self-Help program, contacted Kitsap County Consolidated Housing Authority, and filled out the required forms. Eager to start work on their new home, she called the housing authority every week, asking for news of her loan application. They were accepted into the program and on April 16, 1998, began work on their home and the homes of the others in their self-help group. In February 1999, the houses finally were ready, and Jose and Guadalupe with their daughters, Esmeralda and Perla moved into their new home.

Jose and Lupe Murua with their daughter, Perla, outside the home they helped build through the USDA/RHS Self-Help program.

The Mutual Self-Help Housing program (Section 523), started in 1971, formalizes a rural tradition where neighbors help neighbors with barn raising or home building. The families work together under the guidance of a construction supervisor to complete all of their homes. Individual homeowners often finance their homes with low-interest loans (502 Direct Loan program) from RHS. By doing much of the construction work themselves, the homeowners reduce the cost of their homes, and their labor provides them with equity in the house, usually about 15 percent of the value of the home.

Other RHS programs help rural individuals buy homes or improve the ones they already have. The Single Family Housing (SFH) 502 Direct Loan program makes loans available at low interest rates to low-income people who want to buy homes. The SFH 502 Guaranteed Loan program encourages financial institutions to lend money to low- and moderate-income persons so they can become homeowners. The SFH 504 Home Repair Loan and Grant program provides money for homeowners to repair their homes, thus improving their houses and their community.

In Henderson County, NC, RHS is partnering with nonprofit organizations in a homeownership incubator program to help rural residents achieve homeownership. At the Conner Creek and Parkview Apartments, operated by the Housing Assistance Corporation, renters in the program pay 30 percent of their



income for housing. This amount more than covers the rent, with the remainder being placed in a savings account to be used for the purchase of a home. Families with typical yearly incomes of under \$20,000 can accumulate savings of \$1,500 to \$2,000 in a year. The families are required to participate in a home-buyers' education program, which helps them repair their credit ratings or accumulate a good work record so that they will be able to obtain a loan. When families are ready to buy a home, they can receive a leveraged loan from RHS and the Self-help Credit Union and a forgivable mortgage through North Carolina's first-time home buyer program. Some families participate in the RHS Self-Help Housing program, where they help to build their own homes and those of others in their group. By creating this sweat equity, the self-help participants save money on the cost of their houses.

Helping Rural Communities Provide for Residents

RHS provides funding for a wide range of projects that assist communities. Healthy rural communities need to provide their residents with basic services such as ambulances, fire trucks and stations, community centers, libraries, childcare facilities, and health care centers.

In FY 1999, the Community Facilities program invested about \$278 million in more than 600 facilities serving an estimated 8 million rural residents. Almost 10,000 jobs were created or saved. Loans, grants, and guarantees for health-related projects, such as clinics, nursing homes, assisted-living facilities, and rehabilitation centers, totaled \$111 million. Another \$37.2 million was provided for public safety services -- 40 fire, rescue, and ambulance vehicles, 72 new or improved fire and rescue facilities, 10 police stations, 3 police cars and 4 jails. An additional \$30 million was used to improve the quality of rural schools and libraries. Cultural and educational facilities were supported with \$15 million. Various other community improvements such as community centers and transportation were supported with \$27.6 million. Community support services, including childcare, adult day care, and shelters for victims of domestic violence, received \$25 million. Public buildings and services were improved by \$19.7 million, and \$13 million was spent to meet other community needs, such as fairgrounds, animal shelters, and cemeteries.

Early Disaster Warning Systems

RHS has expanded the CF program recently to help communities provide early warnings of natural disasters. In Clever, MO, CF helped fund the installation of a siren and controls on a pole donated and installed by the local electric company. City residents donate money through their utility bills to pay for this project. Previously, the city warned residents of bad weather by driving police and fire vehicles through the streets. In Clarkton, MO, the volunteer fire department received a CF grant to install an emergency advance warning system on a pole on fire department property.

Fire and Rescue

In many small towns and rural areas, volunteer fire departments are the first line of response for fires; medical emergencies; chemical, biological, or hazardous materials incidents; and technical rescues. These volunteer fire depart-

ments must continually purchase up-to-date fire-fighting equipment to maintain good service. CF program funds have often been used to purchase needed equipment. Since its inception in 1974, RHS has invested almost \$470 million in fire, rescue, and other public safety facilities.

Help for Flood Victims

In Edgecombe County, NC, late one evening during Hurricane Floyd, a neighbor phoned to warn 76-year-old Mary Staton and her daughter, Linda Ingram, of rising water. Ingram looked out the window and saw water flowing into her car. Still, she and her mother knew that there had never been a bad flood in their neighborhood, so they decided to wait it out in their house. This decision almost cost them their lives. As the water rose in the house, Ingram insisted

The Community Facilities program often supplies funds to rural communities for ambulances like this one serving the town of Hermon.



Chief Mike Smith fits fireman Walt Stranthen into the new self-contained breathing apparatus purchased with Community Facilities program assistance.

that they climb into the attic. “I resisted until it became clear that there was no other choice. The water just kept getting higher and higher, and we didn’t know if we could stay above it,” said Staton. The water was just below the attic floor when the rescuers cut a hole in gable end of the house and pulled the 2 women through to safety. “We had lost our home and everything, but we still had our lives and the will to recover,” said Ingram. RHS gave them a moratorium on their loan to stop the payments and to give them time to deal with the circumstances.

The damage to the Staton/Ingram home was extensive, so the women decided to sell the house as part of the flood mitigation program, and find another place to live. USDA Rural Development provided the financing needed to purchase the new home and is working with them with the loan on the old home until the buyout is completed. Money to replace the Staton/Ingram home came from Rural Development disaster funds. North Carolina has used more than \$7 million in disaster aid to help residents whose homes were damaged by flooding. “We are in our new home and our lives are finally getting back to normal,” Linda Ingram said recently.

Working Together To Help Communities

Sometimes a rural community can benefit from several different Rural Development programs. A new sewage treatment plant funded by the Rural Utilities Service (RUS) might open up the area for a new single-family housing development where prospective homeowners could receive loans from RHS to buy their homes. Existing homeowners could receive low-interest loans, and schools could receive grants to connect to the new system. A rural rental housing project that brings new residents to the community might generate a need for a community center, a health clinic, or a childcare center that could be financed with a CF loan.

Utah is a good example of how Rural Development agencies working together can help rural communities. Rural Development participates in a partnership there with the Federal Reserve Bank, the Federal Deposit Insurance Corporation, the Small Business Administration, Indian Health Service, the Association of Governments, state and community development offices, commercial lenders, and tribal governments. This group of about 40 people, known as the Sovereign Lending Task Force, conducts informal bimonthly meetings, sometimes on one of the state’s 8 reservations. The group’s goal is to ease the legal and social barriers associated with loans to Native Americans on trust land. Success stories, funding opportunities, and information are shared.

These meetings provide an opportunity for housing and economic development coordinators from the various Native American tribes to explore beneficial programs from Rural Development and other agencies. In recent years, the Rural Utilities Service has provided assistance in upgrading water services, RHS provided CF funds for an early childhood intervention center, and the Rural Business-Cooperative Service provided funding for small businesses.

The Little Blossom Early Intervention and Development School, which received a CF grant for \$75,000 from RHS, offers early childhood intervention and developmental and learning disorder programs to meet the special needs of children in the community. The center was built in Uintah County on the Ouray and

Uintah Indian Reservation. Median household income on the reservation is only 47 percent of the State of Utah's average. The center was opened in the fall of 1998, to serve the reservation and surrounding areas. It can assist up to 30 children, from birth to 3 years of age. Programs offered vary from home visits, play groups at the center, and on-site visits, to pre-screening and testing of children, and workshops for parents.

Orandy Luangsalat loves cooking in the kitchen of her new house, purchased with a single family loan guaranteed by USDA.



Tammy Harris and her son Mitchell play in his room in the house she purchased with a guaranteed loan.



Expanding Federal Resources

Building Partnerships

Partnerships with the private and nonprofit sectors form the foundation of several RHS programs. For example, private and nonprofit partners operate rural rental housing complexes, looking after the needs of the tenants and maintaining the properties. Partners deliver the Community Facilities, Multi-Family, and Single Family Guaranteed Loan programs. They provide funds to leverage RHS loans to serve more people. Partners provide valuable services such as loan packaging, homebuyer education, and outreach to potential borrowers. As Federal human and monetary resources shrink, these partnerships will become even more crucial to daily operations. To stretch available funds, RHS actively seeks organizations with complementary goals and missions.

Their Own Home

For 4 years, Felipe and Maria del Carmen Nunez and their 4 children lived in a crowded 2-bedroom apartment in Orange Cove, CA. Although they finally moved to a house rented from Maria's sister, they wanted to own a home of their own. When a house in the next block went on the market, they applied for a loan through the Single Family Guaranteed Loan program. Provident Mortgage Corporation provided the loan, guaranteed by RHS. The guarantee enabled the Nunez family to buy the home without a down payment. In August 1999, they moved into their own home.

RHS Guaranteed Loan Programs

Some of the most important partnerships are created through loan guarantees in Single Family Housing, Multi-Family Housing, and Community Facilities programs. This type of loan is a collaboration with local lenders, which fund each loan, and RHS, which guarantees it for up to 90 percent of the borrowed amount. RHS protects the lenders in case of default, so banks are more confident and willing to extend eligibility to a wider range of customers. For example, a prospective homeowner unable to afford a down payment could still buy a home by borrowing the full amount using a guaranteed loan. More than 2,000 local partners participate in the Section 502 Single Family Guaranteed Loan program.

Rural Home Loan Partnership

This partnership was originally established between the Federal Home Loan Bank System, the Rural Local Initiatives Support Corporation, and RHS. It has expanded to include the Office of Thrift Supervision, the Federal Deposit Insurance Corporation, the Office of the Comptroller, the Neighborhood Reinvestment Corporation, and Rural Alliance, with the Federal Reserve Bank as liaison. These new partners have provided training opportunities on a regional basis to local lenders regarding the Section 502 leveraging program.

The partnership delivers a single-family mortgage product that expands the ability of families with incomes of 80 percent or less of the area median income to achieve homeownership. RHS provides a subsidized mortgage to cover part of the cost of a house, while a local bank finances the remainder. Nonprofit community development corporations identify and counsel eligible persons. RHS partners with these corporations to direct resources to needy areas, provide technical assistance and homeownership education, and develop links for other Rural Development initiatives. In 1999, the Rural Home Loan Partnership made home loans and grants worth \$47.8 million (\$34 million from RHS and \$13.8 million from the other 78 partners) to help 644 families become successful homeowners.

Here's what 2 states are doing with partnerships:

In Nebraska, in FY 1999, RHS formed a Rural Home Loan Partnership with 3 area community development and housing organizations, 2 local lenders, and the Federal Home Loan Bank. In its first year, this partnership leveraged \$1.6 million to assist 30 families to obtain homes. RHS provided a little more than half of the funding. The partnership provided not only financing for housing, but also homeownership education, in conjunction with the Readiness, Education, Awareness Collaborative for Homeowners (REACH), a collaboration of public and private organizations. In FY 1999, 869 households participated in the homeowner education program.

Colorado has created a special Rural Home Loan Partnership with Colorado Housing Assistance Corporation (CHAC), a nonprofit and community development financial institution, to make loans to first-time homebuyers who are disabled. These loans were further leveraged with funds from Norwest Bank and with HOPE 3 funds from the U. S. Department of Housing and Urban Development (HUD). Six loans were funded in 1999, with at least 7 more planned for FY 2000. This is a small program, but one that Colorado RHS hopes to enlarge and duplicate with other partners. A similar program is planned for next year with the Colorado Finance Housing Authority.

Community Development Financial Institution Partnership

This partnership was created in 1998 between RHS and various Community Development Financial Institutions (CDFIs) throughout the country. The program provides homeownership opportunities to lower income applicants by combining the resources of RHS and CDFIs. CDFIs use whatever low-cost loan and grant funding is available to augment RHS funding.

CDFIs are specialized private institutions certified by the Department of the Treasury. They serve populations and communities that traditional financial institutions are not serving. They provide a wide range of financial products and services to underserved communities such as mortgage financing for first-time homebuyers and basic financial services needed by low-income households. Both RHS and the CDFIs seek to build stronger communities by creating healthy local economies, restoring neighborhoods, generating local tax revenues, and empowering residents through increased homeownership. In most cases, other partners are included to provide homeownership education and sometimes additional sources of leveraged funds.

During 1999, RHS participated in 18 local partnerships with CDFIs, through which it provided 114 homeownership loans, and invested \$6.6 million in local communities. The CDFIs and other funding sources provided more than \$2.2 million to leverage with the RHS funds. Nearly half of the families served had incomes of 50 percent or less of the median income for the area.

Childcare Partnerships

RHS has actively participated in partnerships with other Federal agencies and state and local organizations to stretch limited childcare dollars and share information. These partners share a common interest in providing affordable, quality services for children in rural communities.

Along with the Rural Business-Cooperative Service and the Rural Utilities Service, RHS participated in the Rural Work Group of the Interagency Task Force on Children's Health Insurance. Because of its extensive rural network, RHS was asked to assist in the development and implementation of an outreach program designed to enroll the country's 11 million uninsured children in the Children's Health Insurance Program. Other USDA agencies and departments also participated.

RHS continues to work with other agencies, such as the Child Care Bureau and the Head Start Bureau, in the Department of Health and Human Services, meeting periodically to share program information. RHS works closely with its sister agencies within USDA as well. Community Facilities participated on USDA's Child Care Coordinating Council. The Council's goal is to reach every rural community across the country, offering them facilities, education, research, nutritious food, and information that will assist them in providing childcare for their residents.

A Partnership With Multiple Benefits

In Truth or Consequences, NM, a partnership between RHS and the local housing authority produces benefits to both parties. The Truth or Consequences Housing Authority (TCHA) buys foreclosed homes, rehabilitates them, and resells them to low-income families. The local RHS office notifies TCHA when they have houses about to be sold at foreclosure. The housing authority can bid on them, thus helping to keep the RHS inventory at a low level. Money from the New Mexico Mortgage Finance Authority is used to rehabilitate the homes and prepare them for resale. The homes are marketed to low-and very-low-income households through the TCHA's Family Self-Sufficiency (FSS) program and by direct mailings to all public housing, Rural Housing Service 515, and HUD Section 8 residents.

The FSS program was begun in 1994 as part of the Cranston-Gonzales National Affordable Housing Act. Its purpose is to assist public housing and Section 8 residents in becoming economically self-sufficient. The program provides English as a Second Language classes, assistance with obtaining GEDs, and distance-learning technical training and college programs. It also offers work experience placements where candidates learn job skills through volunteer work. Participants receive training in skill development, advice about dressing for work, and assistance in writing resumes, as well as financial counseling. They develop a detailed plan for reaching their goals and sign a contract with the TCHA toward meeting that goal.

To date, 10 families have found jobs and 4 have established their own businesses by working with the Small Business Administration. Twelve participants are attending school. FSS participants are eligible for a lease with option to pur-

chase through the homeownership program. They may also contribute for 3 years to an escrow fund that enables them to have money for a down payment and closing costs when they are ready to purchase a home.

Another type of partnership between RHS and TCHA is through the MFH 515 program. TCHA owns and operates 2 RHS 515 properties. It purchased them in 1994 and 1995 with funds from the NM State Housing Authority HOME program and totally renovated them, installed some new appliances, and added landscaping. Hacienda Orgullo Apartments is a 32-unit congregate care facility, serving low-income senior citizens. It includes space for a noon meal program provided by the Sierra Joint Office on Aging. New landscaping for this facility was a project completed by the Youth Corps of the town's summer employment program. Puesta de Sol provides housing for low-income families. Its location, across the street from another family development owned by the Housing Authority, enables the residents to share a common childcare center.

Partnering To Help Tribal Colleges

A major CF initiative is partnering with the American Indian Higher Education Consortium to assist the 29 tribal colleges that have Federal land-grant status. This effort also supports the presidential initiative on tribal colleges and universities to ensure that tribal colleges are more fully recognized as accredited institutions; that they have access to opportunities afforded to other institutions of higher education; and that Federal resources continue to be committed to Indian institutions.

Leveraging With Partners

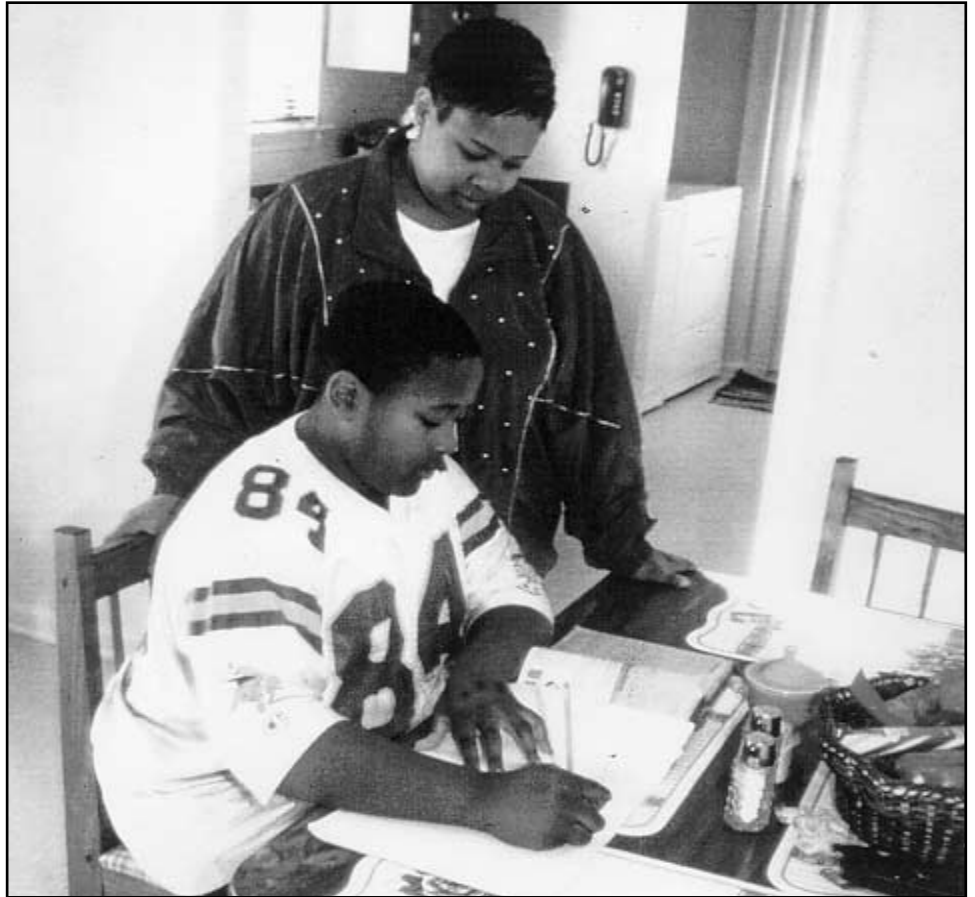
RHS leverages its limited funds to reach more communities and individuals. It locates additional sources of funds or other resources, such as state and local governments, nonprofit organizations, other Federal agencies, or local lenders, and works with them to provide enough money for specific projects. Partners may also contribute land or personnel to counsel RHS customers or provide other technical assistance. Local lenders who have partnered with RHS often refer potential customers for loans.

In FY 1999, RHS programs were very successfully leveraged. Community Facilities added \$264 million in leveraged funds to a \$278 million allocation, for a 95-percent increase in funding. In the Single Family Housing Section 502 Loan program, leveraging added \$106 million to assist more than 5,000 additional borrowers. In the Section 504 Home Repair Loan and Grant program, leveraging contributed \$3.7 million to assist more than 360 families. In the Rural Rental Housing program, leveraging added more than \$50 million to the \$75.8 million allocated for new construction, enabling RHS to fund almost 2,200 apartments. In the Guaranteed Rural Rental Housing Loan program, leveraging added a dollar-for-dollar match to a \$74.8 million program. The Housing Preservation Grant program leveraged 146 percent of its funds to more than double the number of homes and apartments repaired.

Here are some examples of how States leverage with partners to stretch their funds.

The Missouri Rural Development State Office created a partnership with Lincoln University, an 1890 land-grant college, the Missouri Housing Development Commission, and the Bootheel Community Development Corporation (CDC). This partnership helped to provide adequate housing for eligible low-income families in the 6 Mississippi Delta counties that had the

Sylvia Joyner supervises son Cordera's homework at the dining table in their new home, made possible by a direct loan from USDA/RHS.



Casual Conversation Brings New Home

Richard Hill, the community development manager in Hernando, MS, often stops by the deli where Sylvia Joyner works. One morning, he overheard her talking about some new homes that were being built in town. He told her the houses were part of a special RHS leveraging program. Joyner was interested because she wanted to find a house where she and her teen-age son could live. That same afternoon, she went to the local USDA Rural Development office and filled out a loan application. When her application was processed, she was found qualified for the program that was building the houses she had seen.

Through this program, RHS loans are leveraged with the City of Hernando, using community development block grant money from the state, DeSoto Housing and Human Development, which owned the lots, and Sacred Heart Southern Missions Housing Corporation, which supplied grant funds from a Texas bank. Eligible candidates must have a reasonable credit history and earn less than 50 percent of the median income for DeSoto County. No down payment is required and house payments in many cases are less than the rent the borrowers were paying. Joyner often visited the construction site, watching her house being built. After months of waiting for the homes to be finished, Sylvia and Cordera Joyner moved into their new home.

highest concentration of minority citizens in rural Missouri. The construction sites also were used for training welfare-to-work participants in construction skills.

Each partner brought a particular expertise to the partnership. Missouri Housing provided a 20 percent down payment for each participant. Lincoln University provided technical assistance and trained Bootheel CDC personnel in packaging loan applications, recruiting, and screening applicants. They also administered the welfare-to-work program that trained 25 participants in 1999. Bootheel CDC recruited and screened applicants and matched them with sites and house plans. RHS provided Section 502 funds to finance the remaining 80 percent of the construction costs and provided technical assistance.

RHS partnered with the Illinois Housing Development Authority (IHDA) in 63 counties under the Guaranteed SFH 502 program. RHS reserved \$25 million at a 5 percent fixed interest rate to serve low-income guaranteed housing applicants. For each loan, the IHDA provided a \$1,500 grant for closing costs. The homebuyer was required to provide 1 percent or \$1,000 down. This program started in the fall of 1999. The money was expected to help finance about 385 loans by May 2000. All first-time buyers must participate in a homebuyer counseling program sponsored by the Illinois Association of Realtors before they can select a home.

RHS in Indiana has been leveraging its loan and grant money for about 4 years, working with more than 100 partners. As of December 1999, the agency had more than 650 leveraged loans. During FY 1999, 72 percent of the 464 SFH Direct 502 loans was leveraged. The \$7 million added by leveraging enabled RHS to help 139 additional families own homes. In the 504 Repair Loan program, leveraging helped another 25 families. Sixty percent of the 504 Home grants were leveraged to add \$110,000 to program funds, assisting another 80 families.

Rural Rental Housing Managers

In partnership with private-sector and nonprofit borrowers, the RHS Multi-Family Housing program administers a national loan portfolio of more than 18,000 rural rental housing complexes. The site managers of these complexes, employees of private companies, ensure their success.

In monitoring daily operations of the complexes, managers often invest considerable free time in providing tenants with a safe and cohesive community. They organize social activities, keep the properties crime free, maintain landscaping, and help tenants in emergencies and in solving ordinary problems with their homes. Managers at senior housing complexes often organize grocery and pharmaceutical delivery services for their tenants, as well as rides to doctors' offices. RHS decided to recognize these managers for their outstanding performance.

In 1997, RHS initiated a Manager of the Year competition. State Rural Development staffs set up panels of public and private housing management experts to choose their best site managers. They used the following criteria: 1)

tenant satisfaction, 2) property curbside appeal, 3) accurate and complete record keeping, and 4) consistent performance of actions above and beyond the call of duty.

The states then submit these candidates for national recognition. Three were honored as National Managers of the Year for 1999. In addition to the criteria used by the states to select the State Managers of the Year, the national selection committee searched for site managers who had been instrumental in implementing drug and crime prevention programs and tenant enrichment and self-sufficiency initiatives to increase economic self-reliance and build stronger community ties. The 3 managers selected exemplify the best qualities found among housing managers.

Farm Labor Housing Manager

Eli Santiago, who manages the Greentree South farm labor complex in LaBelle, FL, has been named the National Manager of the Year for Farm Labor Housing. Greentree South is a 43-unit complex with immaculate landscaping, thanks to Santiago. A local nursery was so impressed that they donated shrubs and flowers. Greentree's attractiveness made it a welcome addition to the neighborhood and helped it establish a good reputation in the community.

Santiago also has been instrumental in establishing many benefits for the residents, including childcare, migrant education programs, and preventive health care and health insurance for resident children. His efforts brought an "English for Speakers of Other Languages" (ESOL) program to the site and an after-school program being developed by the Redland Christian Migrant Association. Santiago cooperates with the Hendry County Probation Department by providing opportunities for youth to perform community service at the complex. He coaches soccer, volunteers as a youth guidance counselor, and has started a summer recreation program for children. Because of his efforts, when a new, more luxurious housing complex opened, many residents chose to stay at Greentree.

Manager for Family Housing

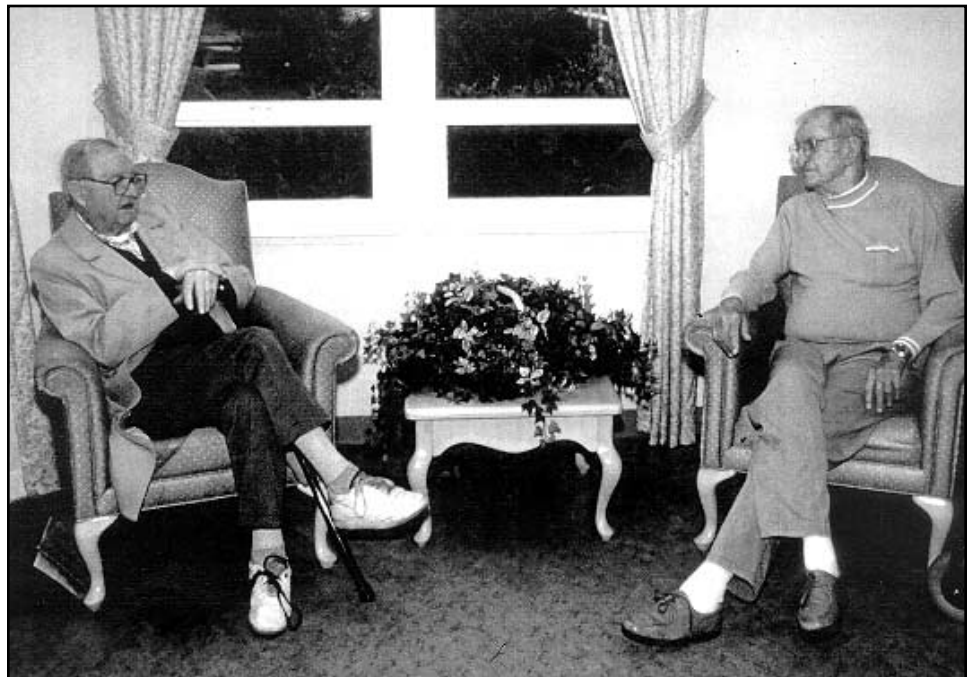
Renee Sirmons, manager of Chestnut Village Apartments in Lakeland, GA, is the National Manager of the Year for Family Housing Complexes. Chestnut Village is a well-maintained community with attractive landscaping and special touches like potted plants and rocking chairs on the screened porches. Sirmons spends many hours of her own time at Chestnut Village, and her husband makes repairs at the complex. Recently, when a tenant was in the hospital, Sirmons watered her plants. She paid the rent for another tenant who was in the hospital. She drives residents to the store, to work, or to the doctor. She helped a pregnant 16-year-old resident get food stamps and transfer her WIC eligibility from her former county. She seeks donations for the tenants from local businesses and tries to locate sources of rental assistance for those who need it. She worked with a social worker from the Behavior Services Program to persuade a homeless street person to join the program. He now lives at Chestnut Village.

For more than 10 years Chestnut Village has had sewer back-up problems. The last time it happened, Sirmons helped residents get carpets and apartments cleaned and even took responsibility for cleaning the apartments of several residents who were away. On top of that, she worked with the local government to resolve the problem. Ultimately, the city agreed to replace the sewer drain lines. Residents at Chestnut Village praise their manager, not just for the things she does for them, but because they feel that she cares about them.

Senior Housing Manager

Libby Trowbridge, who manages the Vicksburg Apartments in Brownwood, TX, has been named the National Manager of the Year for Senior Housing. The Vicksburg is a 44-unit congregate housing complex. It provides residents with 2 meals every day, trips to the local community, plus a variety of other activities such as birthday parties, bingo, walking and exercise clubs, craft days, movies, and church services. In addition to planning and supervising these activities, Trowbridge trains and supervises all employees. She talks to each resident 3 times a day to ensure that all is well and visits them frequently when they are in the hospital.

Although Trowbridge does not live at the complex, she wears a pager so that she is available at any time. She often fills in for employees who are ill or on vacation, driving the center's bus, cooking, or waiting tables in the dining room. She even took on the duties of the night manager when that position was vacant. After hours, her husband performs emergency repairs at the center. Libby Trowbridge started out working part-time in the kitchen at the Vicksburg and gradually was given wider responsibilities and assigned to the office. She was recommended for the manager's job when the previous manager departed. Residents and employees praise Trowbridge, saying she is fair and caring as employer, manager, and friend.



Jack Carter and Elton Baldwin are residents of Discovery View, a congregate care facility funded through the Rural Rental Housing program.

1999 Rural Rental Housing Site Managers of the Year

Marian Vann Hartford Highlands Hartford, AL Slocomb Villas Slocomb, AL	Kristin Hodge Ashley-Hudson Manor Ashley, IN	Shelley Pullen Kenmare Housing Corp. Kenmare, ND	Jim Hartline Muleshoe City Housing Authority Muleshoe, TX
Edna Ruth Norsworthy Meadowcrest Apts. Luverne, AL	Marietta Schupman Golden Plains & Water Tower Apts. Hays, KS	Roger & Dana Scott Cape View Apts. Powhatan Point, OH	Philip LaFontaine Hillcrest & Mountainview Apts., Congress Court & Monitor Manor Barton, VT
Connie Lucas Woodridge Apts. Kenai, AK	Joyce Voisine Lakeview, Old Main St. & Summer Street Apts. Eagle Lake, ME	Brenda Orcelletto Tanglewood Landings Woodville, OH	Gloria & Jack Meigs Harbor Villa Apts. La Conner, WA
Dale Mazzei Channel Terrace Apts. Juneau, AK	Edna Farmer Barneyville Apts. Homer, MI	Pamela Sims Skywood I, II, & III Candle Ridge Stilwell, OK	Phyllis Richmond Judith Ann & Kimberly Apts. Shady Springs, WV Jumping Branch Apts. Hinton, WV
Scott Moore Coronado II Apts. Holbrook, AZ	Charlene Nerone & Marvin Chartier Norwood Apts. Norway, MI	Rayshell Good Fox Run, North Pointe, & Lacey Lane Poteau, OK	Vicki Reliford Summer Landing & Hedrick House Apts. Hilldale, WV Greenbrier Terrace Apts. Lowell, WV
Diane Marion Incline Village, Ashley Pk Meadowview Van Buren, AR	Barbara Troclair Oakridge Park Apts. I & II Biloxi, MS	El Conquistador & Fairview Heavener, OK	Evelyn Hickey & Ernie Wilson Pacific View Gardens Phase 1&2 Brookings, OR
Josephine Marick Prairie Village Apts. Grover, CO	Fancine Spann Cambridge Manor Apts. Macon, MS	Sandy Brennan Ashley Senior Apts. Ashland, OR	Judy Getz Hidden River Gardens Apts. Wardensville, WV Mount Storm Apts. Mount Storm, WV Silvertree Apts. of Fort Ashby Fort Ashby, WV Silvertree Apts. of Romney I & II Romney, WV
W. Jean Littleton Brandywine I, II, & III Millsboro, DE	Ed Nevala Golden Valley Homes Belt, MT	Veronica Mejia Reedville Farm Labor Hsg. Reedville, OR	Mary Lou Burkett Toby Terrace Brockway, PA
Noel C. Shewbridge Brunswick House Apts. Brunswick, MD	Ruth Weber Golden Acres Apts. Cook, NE	Sandra Smith Autumnwood Village Laurel Estates Walhalla, SC	Gaynell Flaherty Sky View Villa, Inc. Guernsey, WY
Eli Santiago* Greentree South LaBelle, FL	Lorraine Moreland Valley Vue Apts. Orleans, NE	Patsy Lewis Gate Bay I & II Conway, SC	
Joseph Twiggs Amberwood Apts. Douglas, GA	Alfred Spinelli Whispering Waters Apts. Salem, NJ	Evelyn Marie Reynolds Abraham McKissack Sr. Citizens Homes, Inc Pulaski, TN	
Renee Sirmons* Chestnut Village Apts. Lakeland, GA	Cleamontine Bromell River Bend Apts. Fair Bluff, NC	Tamara Betterley Ramblewood Apts. Clarksville, TN	
Miguel Ramirez Colonia Fuentes Humberto Dubois, ID	Pansy Blackwell Springchase Apts. Laurinburg, NC	Libby Trowbridge* Vicksburg Retirement Center Brownwood, TX	
Lori Danner Greenhaus Apts. Syracuse, IN	Blanca Sanchez Sugarloaf Apts. Hendersonville, NC		

*National Managers of the Year

Reaching Out to the Underserved

Targeting Colonias and Underserved Counties

Five percent of allocated funds in the SFH Direct Loan program, the SFH Repair Loan and Grant programs, and the MFH Loan and Grant program is set aside for use in underserved counties. Currently, counties in 11 states, plus the Commonwealth of Puerto Rico, and American Samoa, have areas designated as underserved.

In addition, RHS targets funds to colonias in Arizona, California, New Mexico, and Texas. Colonias are rural communities in those 4 states located within 150 miles of the U.S. - Mexico border that have seriously inadequate safe drinking water and sewer systems and lack decent, safe, and sanitary housing. In FY 1999, Arizona used 115 percent of its allocated funds for colonias in the 502 SFH Direct Loan program, 140 percent of its allocation in the 504 Housing Repair Loan program, and 524 percent of its allocation in the 504 Repair Grant program.

State Outreach Activities

Here are some examples of how States reached out to aid underserved populations during 1999.

Kentucky initiated a mailing of informative materials to the presidents of the 69 National Association for the Advancement of Colored People (NAACP) chapters in the state. Similar material, in both English and Spanish was mailed to 22 state coordinators of education for migrant children. Brochures and fact sheets describing Rural Development programs were developed and provided to each agency represented in the State Outreach Council, and made available to the public at local Rural Development offices. The council, organized in response to a 1998 memo from Agriculture Secretary Dan Glickman, combines resources

Odie and Delia Brinston applied with USDA/RHS for a repair loan, but fixing up their old house proved impractical. Instead, they used a Section 502 direct loan to buy a brand new home.



from Rural Development, the Farm Service Agency, and the Natural Resources Conservation Service, as well as the state agriculture colleges, and various state agencies and non-profit organizations dealing with housing, natural resources, development, and finance.

In 1999, 4 council-sponsored listening forums were conducted in the state in an effort to identify more effective ways to deliver programs to the underserved. RHS had an exhibit and handouts for the public at each forum. In further outreach, Kentucky SFH employees met with nearly 1,500 housing development partners and prospective clients at 180 meetings during the year. Community development managers conducted quarterly housing application seminars in 21 counties targeted as underserved. These seminars were to inform potential borrowers about the RHS programs and assist them in completing applications.

Mississippi used a variety of methods to reach its underserved populations. In one area, a Rural Development community development manager was a guest on a radio station whose audience is predominantly minority. Elsewhere, RHS field staff met with parents of students at a Head Start Center to make them aware of homeownership opportunities. Individual contacts were made with representatives of the Mississippi Band of Choctaw Indians to introduce them to the programs and services available from Rural Development and other USDA agencies. Memorandums of understanding with 2 historically Black universities promoted joint rural development efforts, such as a jointly sponsored small town mayor's conference. Eighty-five mayors and other community leaders received information on available programs and services.



Sylvia Joyner and her son, Cordera, enjoy a snack in the kitchen of their new home funded through the RHS Single Family Housing program.

Outreach to Native Americans

RHS serves Native Americans through its programs and seeks to overcome barriers to lending on trust land. Nationally, in FY 1999, SFH Direct Loans worth \$11.5 million were made to fund more than 250 homes for Native Americans, including \$2 million to build 37 single-family houses on tribal lands. An additional \$16.3 million guaranteed another 232 loans made to Native Americans by private sector lenders. Loans and grants made through the Section 504 Housing Repair program, used to repair substandard housing, totaled more than \$1.5 million and repaired almost 270 dwellings.

CF provided more than \$5.5 million in direct and guaranteed loans and grants to fund 22 essential community facilities benefiting 20 Native American tribes in 13 states. CF projects included infrastructure for a tribal housing project, tribal college classroom buildings, physicians' clinics, childcare centers, a museum, fire trucks, a well for water, a food preparation center, and several community centers and general office buildings.

Three states used \$4 million of MFH funds in FY 1999 to build 5 rental housing complexes containing 77 apartments on Native American reservations or in communities where most tenants are Native Americans. Another \$7.7 million in Guaranteed Rural Rental loans funded 4 complexes with 286 apartments in Arizona and Alaska. Almost \$600,000 in housing preservation grants was provided to nonprofit organizations or tribes in 8 states for repair of 112 deteriorating single- or multi-family units that house low-income Native American families.

Here are some examples of RHS programs that benefited Native Americans.

Upper Sioux Community Center

The Upper Sioux Community (USC) was a small reservation in southwestern Minnesota near Granite Falls in the flood plain of the Minnesota River. It had few sites for housing or community buildings. In 1995, the tribe purchased 460 acres of land adjoining the reservation and in 1998, obtained trust status for it. They have since built some homes and acquired a water and waste water system from HUD and RUS. However, they needed a community center to replace the small tribal office building on the original reservation. They received a \$300,000 HUD grant, which was then supplemented by a 40-year \$575,000 loan from RHS. The community center will be used for meetings, tribal gatherings, and recreational activities. The center contains a learning center, which offers native language classes among other courses; as well as an information technology room with donated computers, an activity room, a kitchen, offices, a locker room, and an exercise area.

Affordable Housing in Alaska

Housing costs are very high in Alaska, but the state successfully leveraged with tribal organizations that can use the Native American Housing Assistance and Self Determination Act (NAHASDA) funds from HUD. In FY 1999, the Ketchikan RHS office and the Ketchikan Indian Corporation combined efforts to provide homes for 4 Native American applicants. They expect this partnership to continue, using FY 2000 NAHASDA funds. Cook Inlet Housing



Members of the Quinault Indian Council in their new administration building, funded by the USDA/RHS Community Facilities program.

Authority followed a similar partnering with RHS and NAHASDA funds. An RHS applicant with disabilities and a limited income was able to buy a new home through this partnership. This applicant's income limited him to an RHS loan of only a little more than half the cost of the house. Since the NAHASDA money is given as a grant, forgiven over a 10-year period, the applicant could afford a new home.

North Dakota Housing Assistance

The Devils Lake Rural Development area office has been very active in working with Native Americans on the Spirit Lake Nation reservation. The office works closely with Mike Baer of the tribal Home Improvement Program (HIP). Area office staffers were asked to speak at a regional HIP meeting to discuss how the RHS and the HIP program can work together to stretch funding. By combining funds, RHS and HIP can completely rehabilitate homes.

RHS also has helped the tribe deal with the problems caused by the rising waters of Devils Lake. This flooding left many people homeless or with

severely water-damaged homes. The Federal Emergency Management Agency gave the tribe a number of trailers, but the locations found for them did not always have water, sewer, utilities, and access roads. RHS provided money through the 504 program to help set up these homes, secure water and sewer services, and connect utilities.

HIP and Tribal Housing Assistance are rehabilitating other homes, using RHS 504 grant money and a housing preservation grant. RHS staffers also are working with HIP to prepare grant requests to the Federal Home Loan Bank and with the housing authority to set up a program for the tribe to use its NAHASDA funds to cover closing costs and down payments for members who are purchasing homes.

Last year, the housing authority and HIP asked Rural Development to organize homebuyer education classes on the reservation. Additional classes are expected to be scheduled every quarter. Area office staffers visit with representatives of the Spirit Lake Nation weekly to plan a variety of projects, such as a new nursing home, a veterans program/facility for alcohol treatment, a Head Start center, housing for students at the tribal college, and a log cabin museum. Rural Development and other USDA agencies meet with the Spirit Lake Nation quarterly to discuss areas of further assistance from USDA agencies.

Native Americans still have many unmet needs. RHS is committed to continuing assistance to Native Americans, helping them use the agency's loan and grant programs to benefit themselves and their communities.

Quileute Tribe members on the construction site of their new Natural Resources building. When the old building was condemned, a local bank agreed to make them a loan. However, because the building would be on Tribal Trust land, the lender required a guarantee from RHS to properly secure the loan. The Community Facilities Program guaranteed a loan for \$385,000 in September 1999, and the building was completed in the spring of 2000.



RHS Protects Taxpayers' Interests

Electronic Funds Transfer

As mandated by the Debt Collection Improvement Act of 1996, RHS is now using electronic funds transfer for loan closings. Instead of mailing a check, the funds are sent electronically to the closing agent or attorney's bank account. This procedure is faster, more secure, and cheaper. Each electronic transaction saves about 40 cents over the cost of issuing and mailing a check.

Centralized Servicing

In its second year of full operation, the RHS Centralized Servicing Center (CSC) in St. Louis, MO, has made significant strides towards its major financial objective of saving taxpayers \$250 million during the first 5 years and \$100 million a year thereafter and towards its mission of assisting customers to become successful homeowners.

By implementing the CSC, Rural Development consolidated its network of RHS field offices and reduced staffing by 600 positions. Additional savings are found in increased collections through U. S. Treasury offset (increased from \$2 million to \$12 million annually), better collections of unauthorized assistance (exceeding \$1.5 million last year), and collections of \$151 million in subsidy recapture during FY 1999.

By centralizing and automating servicing of SFH Loans, RHS achieved large-scale economies in borrower communications and consistency in servicing while reducing delinquent accounts 14 percent. Better customer service includes processing correspondence within 2 days, providing timely and accurate responses to inquiries raised by field offices or congressional representatives, and making timely telephone service a priority. Customers obtain information on their mortgages by contacting a toll-free telephone number available 7 days a week, 24 hours a day. Monthly billing statements inform customers of the status of their accounts.

Special debt counseling is provided to customers by their local field office. About 60 SCS staff members are fluent in Spanish and can assist the 14 percent of RHS customers who are Spanish-speaking. Letters and monthly statements are provided in both English and Spanish.

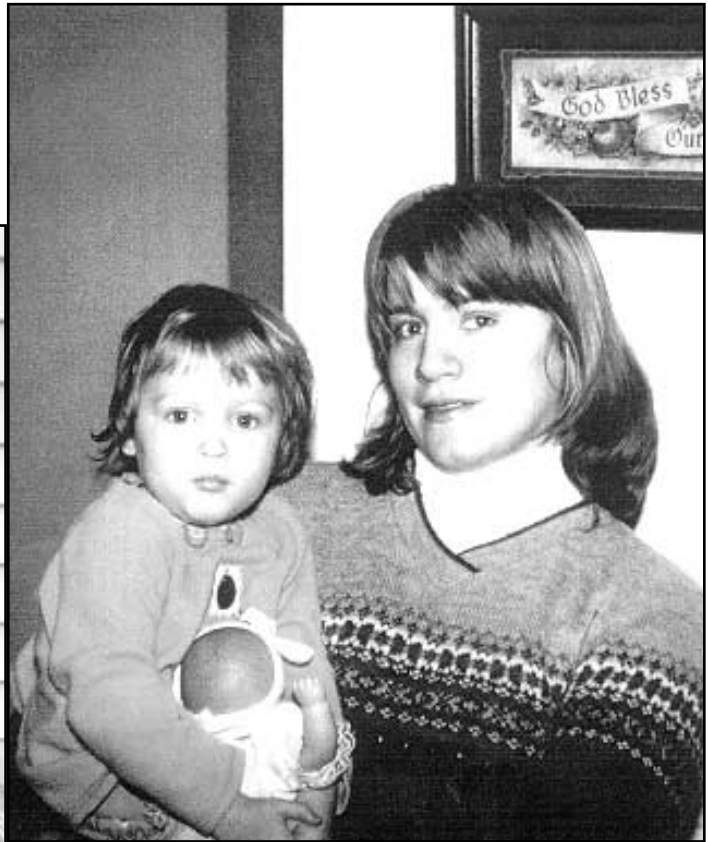
Escrowing Protects Borrowers and Taxpayers: RHS establishes escrow accounts for new borrowers and those with delinquent loans to cover property taxes, ensuring their prompt payment. Escrowing for payment of homeowners' insurance protects the borrower and RHS from loss if the house is damaged or destroyed. In 1999, more than 100,000 SFH borrowers had escrow accounts totaling about \$45 million, or 22 percent of the loan portfolio.

Credit Alert Interactive Voice Response System: RHS also protects the taxpayers' interests by participating in a HUD database system. It contains information on persons who owe Federal debts. RHS uses this system to check on prospective borrowers to ensure that they have not defaulted on previous

Although only 20 when she applied for her loan, Kimberly Luke and her daughter now live in their own home thanks to the RHS 502 program. Kimberly, who manages a fast food restaurant, is proud to be financially independent and loves her new home.



Walter Mitchell, 77, wanted to stay in his home, where he lives with his dog, Pete. RHS gave him a grant to repair wiring and replace badly deteriorated inside walls and floors.



Candy Young, here with Tracy, one of her three daughters, took a homebuyer education course from Rural Opportunities, Inc, a local nonprofit. Her loan was leveraged by RHS and the Bank of Castile, with a grant for closing costs from the Federal Home Loan Bank.

Federal loans. In FY 1999, the system was improved to allow electronic access of this information by local offices.

Community Facilities Loan Portfolio: In FY 1999, CF continued to maintain an excellent portfolio record with 3,186 loans and 2,300 borrowers. CF serviced \$1.3 billion in direct and guaranteed loans. It also graduated 124 loans from Government to private credit in 1999. Ninety-nine percent of the loans in the portfolio are current in their payments.

Multi-Family Housing Loan Portfolio: The MFH delinquency rate hit an all-time low of 1.7 percent by the end of fiscal year 1999. The number of loans delinquent 6 months or less declined by 20 percent. Loan dollars delinquent at least 6 months decreased from \$18 million to \$16 million.

Industry Interface: This new system, started in 1998, allows MFH borrowers to submit required tenant information electronically directly to a central computer rather than mailing it to the local servicing offices. More than 65 percent of borrowers now participate in the program.

The electronic transmission saves the borrower the time and cost of generating paper documents. For RHS, it eliminates the time and cost of handling mail, sorting and copying paper documentation, and data entry. RHS employees can focus on more extensive reviews of the program to ensure that borrowers are complying with regulations.

A Loan Can Change a Life

Sometimes a loan does more than provide a new home; it changes a person's life. Last December, the local Rural Development office in Lafayette, NY, received this letter from a borrower:

Dear Janette and the Rural Development Staff:

I'm finally settled in my new house and I have been meaning to write to thank all of you for the help you gave me throughout the process of purchasing my home. It is indeed my dream come true.

I always wanted to own a home, but as a single mother with 3 children, working as an administrative assistant, I assumed it was out of my grasp. Your program made it possible for my dream to become a reality.

As I began my search, I found several programs that were available, but most of them were to purchase homes in urban areas. I had always lived in the country, my children had been raised in the country and I wanted to continue to live in the community where we were settled. I heard about a program called Rural Development and when I found out the main office for Onondaga County was literally "right around the corner," I had a feeling it was meant to be. I attended an informational meeting and left the meeting with hope. I had a bankruptcy in my past, but I had been working hard to re-establish my credit and the requirements for this program did not exclude me for this reason.

The paperwork and application process were not simple, but the staff at the Lafayette office were very helpful and friendly and I really felt like they cared about helping me purchase a home. As I proceeded through the stages of the application process, each completed step brought more and more hope that this could indeed become a reality.

The day I got my first approval letter is etched forever in my memory. My daughter and I opened the letter and we were truly astounded by the fact that we had been approved. We began to look for a house to buy. At this point, I began to get cold feet. I worked at a job that had little room for advancement and although I could stretch my budget to make things work, I was really scared that things would be too tight. I did find a house, put a purchase offer in, and it was accepted. However, the house did not appraise, the sellers would not negotiate, and things fell through. I breathed a sigh of relief at this point. I knew it was not time.

Given the knowledge that a home was not beyond my grasp, I set out to do something about my employment situations. I applied for and was hired at Syracuse University. I took a pay cut to get the job, but I had a plan. I worked for 6 months and re-applied for the program. I was again approved, but for an amount considerably less than my first approval. I decided to wait. I was promoted to a professional position 6 months later. I again applied and was approved for the same amount as my first application. We again began to look for houses. The first house I found again did not appraise, but I did not give up. The next home we found did appraise and my children and I are now living in a beautiful home in the country, a half a mile from the high school they attend. It is truly perfect.

I am attending school full-time in addition to working at Syracuse University and my children will have free tuition when they are ready for college. I would never have taken the plunge if not for the hope of owning a home, so your program is responsible for a lot of happiness and success in my household.

I know there are lots of people out there like me. People who would do anything, work as hard as possible, if they knew at the end, they would have their dream. Thanks to your program my children and I have our dream and so much more. Thank you again for all your help, support, answering phone calls, averting panic, etc., etc. We appreciate it more than you could ever know.

Sincerely,

*Cheryl Cook
Mike Cook (16)
Joelle Cook (15)
Jillian McKee (5)*

Investing in Rural America, 1997-1999

State	Total 1999	Section 502 Single-Family Direct Loans			Section 502 Single-Family Guaranteed Loans		
		1997 Actual	1998 Actual	1999 Actual	1997 Actual	1998 Actual	1999 Actual
Alabama	\$94,340,001	\$14,381,810	\$17,748,247	\$20,387,038	\$54,805,700	\$50,500,053	\$51,147,890
Alaska	\$35,845,694	3,913,240	3,338,681	4,410,447	14,653,520	22,538,475	24,743,125
Arizona	\$126,450,526	17,858,050	24,259,770	20,113,149	53,134,230	80,996,128	79,627,116
Arkansas	\$115,198,629	18,394,490	27,224,959	24,530,382	47,822,400	56,774,648	64,430,914
California	\$195,291,479	67,820,030	93,454,595	66,868,942	58,729,640	50,051,943	32,401,413
Colorado	\$88,685,592	9,206,610	13,280,620	11,150,961	40,582,750	44,869,437	63,873,405
Connecticut	\$26,403,891	2,756,530	7,579,015	5,815,855	2,305,300	5,429,190	9,024,900
Delaware	\$25,144,823	2,126,620	3,350,840	4,911,950	2,818,340	6,732,003	10,104,690
Florida	\$189,297,645	26,972,800	43,804,627	32,115,416	56,543,730	91,017,938	109,661,399
Georgia	\$171,244,026	20,281,910	26,769,093	32,747,680	83,609,320	109,818,364	111,539,340
Hawaii	\$64,539,344	10,850,760	8,182,989	13,512,484	27,548,820	37,114,109	30,834,830
Idaho	\$72,966,249	5,546,500	10,754,623	11,829,145	32,618,100	43,659,957	39,312,886
Illinois	\$159,871,360	14,763,500	25,256,707	23,706,492	67,490,080	96,687,794	114,316,708
Indiana	\$147,568,057	14,276,760	25,825,895	24,113,266	55,291,350	79,079,139	99,071,369
Iowa	\$81,787,315	9,796,710	18,233,071	13,374,586	38,713,330	52,765,324	47,029,760
Kansas	\$59,866,758	8,469,170	9,290,070	10,536,023	25,461,670	34,398,797	33,859,944
Kentucky	\$160,701,367	20,949,120	30,980,942	28,687,869	56,129,520	87,761,930	106,302,536
Louisiana	\$103,160,170	13,502,690	21,642,618	22,559,042	34,072,620	42,909,898	35,241,289
Maine	\$86,759,942	6,760,860	12,132,786	14,125,242	32,382,890	39,138,320	42,014,290
Maryland	\$118,307,456	10,181,310	15,861,633	15,168,856	48,727,910	89,806,830	89,705,909
Massachusetts	\$53,281,174	5,932,700	7,174,458	8,527,006	40,117,530	52,322,587	38,636,131
Michigan	\$251,016,376	20,488,130	32,476,819	30,007,459	102,014,040	164,740,480	189,003,489
Minnesota	\$164,080,481	13,880,470	14,641,360	12,943,775	67,148,970	107,058,672	132,737,929
Mississippi	\$80,059,944	18,260,850	23,071,123	24,969,383	9,414,140	13,403,284	20,124,724
Missouri	\$156,484,093	20,585,640	24,021,593	21,759,464	72,806,400	106,948,978	114,279,978
Montana	\$87,430,343	9,537,540	10,830,870	12,239,487	30,754,030	43,539,874	59,234,329
Nebraska	\$54,660,116	5,991,280	9,386,576	8,808,222	18,514,950	24,176,573	31,804,301
Nevada	\$34,874,896	2,258,160	2,867,742	3,878,112	11,128,290	16,375,423	18,265,215
New Hampshire	\$33,303,165	3,522,470	5,166,998	5,919,156	18,374,210	18,814,024	17,691,266
New Jersey	\$41,351,603	6,248,830	8,942,227	6,587,787	34,208,920	44,110,871	27,084,348
New Mexico	\$45,228,421	7,053,520	9,488,507	11,419,371	15,124,430	24,260,983	20,847,353
New York	\$79,281,021	18,352,350	22,220,720	23,126,510	43,241,280	50,572,048	32,192,338
North Carolina	\$229,188,993	32,442,540	44,199,193	44,136,949	74,158,720	104,221,224	121,110,122
North Dakota	\$20,516,290	4,092,980	5,528,696	4,795,744	8,429,930	8,467,290	10,625,750
Ohio	\$180,394,814	22,388,670	32,681,667	32,852,463	85,134,660	118,958,633	110,331,559
Oklahoma	\$73,539,415	11,271,770	17,459,910	14,004,002	27,870,830	35,663,846	32,910,425
Oregon	\$80,661,196	11,688,990	13,899,284	13,229,475	22,286,050	31,360,138	50,572,908
Pennsylvania	\$169,868,921	23,182,300	35,936,172	33,735,681	64,803,840	110,301,034	100,126,636
Rhode Island	\$7,801,866	620,020	1,854,764	1,868,088	7,035,870	8,168,645	4,881,186
South Carolina	\$117,202,205	18,373,070	30,610,315	23,165,901	30,005,050	51,346,146	64,546,850
South Dakota	\$73,679,850	4,733,650	6,176,040	6,454,423	29,523,160	52,435,864	49,605,673
Tennessee	\$142,263,379	16,490,680	20,092,190	24,890,544	66,720,190	104,074,411	100,661,576
Texas	\$168,032,301	36,198,710	49,145,265	64,524,848	59,462,260	66,185,047	63,073,453
Utah	\$65,216,742	4,934,990	6,660,711	6,048,996	17,297,120	35,427,277	51,082,604
Vermont	\$28,037,036	2,894,900	6,113,105	5,862,725	11,751,880	12,930,333	13,915,310
Virginia	\$142,720,853	15,493,850	20,868,080	25,425,131	40,138,950	72,847,679	82,405,593
Washington	\$83,455,924	17,450,730	19,866,456	24,139,116	49,321,790	55,014,337	40,037,817
West Virginia	\$38,427,437	9,824,650	13,706,160	10,141,915	10,327,670	14,212,860	15,603,108
Wisconsin	\$95,063,453	16,568,900	20,946,212	20,760,459	41,805,930	58,501,423	56,795,976
Wyoming	\$28,995,727	3,323,870	4,405,971	2,643,712	14,423,390	17,054,415	23,203,260
Western Pacific	\$17,122,632	2,476,100	7,062,782	1,299,322	2,631,500	7,509,825	12,367,604
Puerto Rico	\$145,237,601	15,857,650	35,775,181	32,440,243	38,576,490	67,741,368	75,607,938
Virgin Islands	\$11,558,302	5,173,920	5,442,996	3,659,175	1,947,390	1,692,572	1,382,420
N.O. Adjustment	\$109,000	6,312			8,421		
N.O. Contract							
Total	\$5,123,575,894	706,410,662	1,007,691,924	966,929,469	1,999,949,501	2,822,488,441	2,976,992,882

State	Section 504 Home Repair Loans			Section 504 Home Repair Grants			Section 523 Mutual Self-Help Housing Grants		
	1997 Actual	1998 Actual	1999 Actual	1997 Actual	1998 Actual	1999 Actual	1997 Actual	1998 Actual	1999 Actual
Alabama	\$957,871	\$986,524	\$725,622	\$392,260	\$680,451	\$606,530	\$0	\$0	\$0
Alaska	87,240	164,139	80,000	115,800	252,724	162,710	141,050		
Arizona	449,525	921,436	505,228	488,860	1,053,324	805,330	1,550,610	1,608,318	1,963,410
Arkansas	727,381	729,194	552,331	410,460	771,289	413,900	918,440	834,521	849,490
California	724,020	531,686	535,971	779,390	940,451	895,070	8,933,690	9,186,470	11,617,869
Colorado	466,450	272,919	127,184	175,550	206,864	153,610	789,510	312,287	1,382,610
Connecticut	37,551	42,680	60,710	61,620	67,500	86,760			
Delaware	88,810	64,361	142,340	94,890	142,300	89,800	90,000	395,658	417,098
Florida	911,728	698,478	478,594	474,200	788,603	591,100	1,601,070	2,141,431	1,446,095
Georgia	734,155	1,022,543	847,314	503,220	946,714	644,010	191,715	83,905	
Hawaii	626,910	349,908	264,180	260,990	233,060	239,640	260,050	945,477	10,000
Idaho	205,869	201,096	151,147	111,530	182,917	227,270	162,880	295,280	250,000
Illinois	1,522,088	1,383,961	1,049,734	550,930	652,655	543,510		10,000	
Indiana	462,026	534,636	410,189	330,980	529,033	461,120			9,830
Iowa	670,887	533,826	468,397	236,930	384,764	320,000	121,500		10,000
Kansas	392,099	436,008	351,714	217,380	363,855	312,860	339,170	119,725	297,790
Kentucky	1,219,390	1,633,397	1,436,302	476,300	734,852	713,090		149,431	
Louisiana	562,230	652,610	489,944	349,210	639,788	471,930	20,000		10,000
Maine	120,920	286,244	156,949	360,870	464,620	303,950	81,980	258,200	
Maryland	261,775	127,016	170,129	244,690	259,942	172,980	750,306	1,089,020	10,000
Massachusetts	129,780	94,087	124,451	142,366	223,082	173,010	479,805	65,115	
Michigan	684,986	687,384	643,997	441,280	662,603	587,460	144,500	680,650	
Minnesota	652,383	367,151	294,949	299,690	426,317	346,080	196,250	235,000	
Mississippi	1,278,369	1,381,189	1,285,714	372,620	807,505	653,770	1,024,573	357,750	2,049,700
Missouri	1,249,822	967,491	718,875	667,070	701,663	468,260		286,720	45,000
Montana	416,496	404,393	366,180	107,580	180,643	128,290		11,000	
Nebraska	497,880	353,033	162,280	129,120	245,257	162,510		210,000	220,000
Nevada	57,146	101,994	89,426	50,290	115,013	90,540	110,000	241,000	298,200
New Hampshire	125,720	74,836	139,790	101,470	144,805	110,420			
New Jersey	120,570	124,035	43,305	122,650	194,602	131,960	448,828	144,276	
New Mexico	290,951	533,577	290,330	194,460	388,871	293,330	207,000	69,000	289,800
New York	560,674	425,893	402,609	477,920	794,959	567,570			
North Carolina	1,347,639	1,481,847	1,146,796	992,040	1,308,805	942,890	417,650	100,640	493,000
North Dakota	317,570	196,059	148,204	426,210	326,945	232,520			20,000
Ohio	805,193	741,572	661,261	525,090	751,048	585,020		208,200	
Oklahoma	267,674	372,934	452,385	245,950	391,000	314,310	785,783	1,393,336	944,845
Oregon	353,075	345,248	305,521	241,740	347,818	268,780	281,480	322,500	545,550
Pennsylvania	942,395	999,535	907,657	586,910	988,425	754,960	277,500	6,750	380,640
Rhode Island	31,280	29,695	74,812	34,350	75,165	81,060			
South Carolina	1,180,620	605,605	704,204	504,280	687,291	468,420		10,000	
South Dakota	159,870	168,660	104,260	186,410	229,507	154,180	316,736	20,670	188,800
Tennessee	638,760	514,255	399,684	395,950	614,266	524,430	196,935	62,469	
Texas	1,460,502	1,639,795	1,652,471	988,000	1,438,670	1,219,840	288,864	235,600	309,990
Utah	115,804	121,880	47,051	105,280	111,000	94,950		20,000	458,000
Vermont	96,040	110,130	96,350	89,570	133,198	125,090	111,050	61,700	
Virginia	715,805	720,892	611,569	399,990	590,867	515,750	10,000	215,000	160,000
Washington	202,570	483,417	219,536	239,270	313,716	303,980	2,041,804	3,336,666	1,073,400
West Virginia	286,161	267,515	248,620	280,450	321,231	281,570	299,356	40,581	257,600
Wisconsin	589,777	596,657	443,653	305,110	469,080	372,950	509,000	819,000	
Wyoming	123,620	74,645	47,177	59,880	99,687	87,660			20,000
Western Pacific	2,476,951	2,046,653	2,315,446	541,060	562,040	562,380			
Puerto Rico	1,124,080	1,570,785	1,280,276	331,940	684,009	1,445,860			30,000
Virgin Islands	354,300	57,925	22,935	286,540	63,975	52,840			
N.O. Adjustment									109,000
N.O. Contract							2,072,239	49,000	
Total	\$30,883,388	30,233,429	25,455,753	17,508,596	25,688,769	21,317,810	26,171,324	26,632,346	26,167,717

State	Section 533 Housing Preservation Grants			Section 515 Rural Rental Housing Loans			Section 514 Farm Labor Housing Loans		
	1997 Actual	1998 Actual	1999 Actual	1997 Actual	1998 Actual	1999 Actual	1997 Actual	1998 Actual	1999 Actual
Alabama	\$144,880	\$218,577	\$150,390	\$3,324,110	\$4,265,320	\$2,010,930	\$0	\$0	\$0
Alaska	160,000	125,705	50,000	1,000,000	1,000,000	2,100,000			
Arizona	100,000	278,471	202,080	3,706,800	4,473,670	2,689,360	265,000		607,000
Arkansas	304,980	297,155	329,200	8,067,772	4,240,215	4,015,000	248,300	637,700	213,200
California	227,980	303,750	237,300	3,579,670	5,743,440	1,992,560	6,555,240	4,291,900	6,524,440
Colorado	100,000	136,784	42,840	1,007,945	1,326,610	1,912,870		3,166,380	
Connecticut	100,000	118,900	50,000	1,075,120	0	1,364,375			
Delaware	100,000	108,320	50,000	1,750,000	1,938,950	2,000,000			
Florida	141,600	226,553	258,880	4,203,580	5,526,325	2,201,860	1,886,970	970,000	5,447,870
Georgia	189,460	269,336	197,200	3,135,600	3,673,820	1,874,000		1,412,270	707,720
Hawaii	100,000	182,137	50,000	2,000,000	0	1,169,579			
Idaho	200,000	132,536	50,000	2,455,000	1,734,218	223,450		300,000	436,100
Illinois	172,950	198,528	102,600	3,743,634	2,709,820	681,790	439,700		
Indiana	105,680	194,455	109,980	4,001,630	4,536,320	1,268,865			
Iowa	100,000	158,679	68,340	1,783,440	1,708,750	1,165,000			
Kansas	100,000	197,026	57,620	2,575,990	2,389,109	2,612,100			
Kentucky	170,660	252,521	176,800	2,086,130	3,594,927	1,994,679			
Louisiana	155,320	350,010	261,660	5,328,346	4,080,030	5,712,756			1,067,170
Maine	100,000	139,980	46,560	3,368,430	2,999,580	3,012,030			
Maryland	100,000	186,079	50,000	3,630,574	1,502,250	660,000		1,682,360	
Massachusetts	100,000	134,000	50,000	1,000,000	0	230,000			
Michigan	145,860	326,103	151,820	2,888,842	4,253,430	2,882,620		400,000	619,000
Minnesota	130,000	152,000	84,700	2,085,740	1,464,440	2,470,490		200,000	50,000
Mississippi	255,400	239,250	324,360	2,616,450	5,063,820	2,786,490	156,000		
Missouri	120,530	250,723	125,460	3,377,900	3,966,050	2,625,000			
Montana	100,000	174,693	72,230	2,844,080	3,549,398	3,009,815			
Nebraska	100,000	130,000	50,000	2,630,880	1,576,980	1,524,920			
Nevada	80,000	111,517	50,000	3,025,000	1,900,000	2,125,000	105,060		
New Hampshire	100,000	122,026	50,000	2,000,000	1,428,410	1,600,000	40,000		
New Jersey	100,000	128,000	50,000	814,430	930,000	928,390		180,000	175,000
New Mexico	100,000	162,926	73,280	1,634,620	4,974,000	1,000,000			596,120
New York	134,840	268,097	140,000	2,615,257	4,559,128	3,144,692			
North Carolina	330,340	385,159	329,340	4,916,565	6,520,970	4,108,330			721,090
North Dakota	100,000	177,085	50,000	1,077,562	1,807,500	260,250		245,270	
Ohio	169,040	235,000	175,950	6,460,570	3,836,380	3,097,070	3,655,570		
Oklahoma	112,100	422,967	319,520	4,824,890	3,335,988	8,205,730			
Oregon	100,000	162,313	122,300	2,926,470	2,921,820	1,000,000			804,000
Pennsylvania	180,650	260,820	188,030	3,176,053	5,351,750	1,537,340			
Rhode Island	100,000	103,315	50,000	0	1,000,000	0			
South Carolina	196,800	265,338	237,190	3,299,580	2,488,860	3,789,350			
South Dakota	298,065	248,680	305,000	3,038,960	4,243,877	3,844,630			
Tennessee	130,830	230,000	151,620	2,690,300	3,660,030	2,027,020			36,000
Texas	374,570	434,775	430,490	10,712,610	6,560,890	3,113,750		894,690	1,500,000
Utah	100,000	118,000	50,000	1,403,889	1,077,700	1,895,000			
Vermont	100,000	117,320	50,000	994,250	1,771,000	2,248,626	216,500	219,530	128,060
Virginia	130,160	429,177	135,650	3,332,400	3,300,100	3,296,000	1,190,750		
Washington	100,000	141,265	88,880	2,310,000	2,723,200	4,099,150			
West Virginia	182,800	306,820	240,780	1,756,250	1,762,120	1,301,960			
Wisconsin	100,000	182,019	95,510	1,889,080	2,562,700	2,251,990	195,140		367,200
Wyoming	100,000	113,444	50,000	2,037,640	392,560	0			
Western Pacific	100,000	128,332	32,980	0	0	0			
Puerto Rico	241,210	315,578	251,070	3,323,780	2,409,060	1,913,500			
Virgin Islands			50,000	1,970,000	1,100,000	1,200,000			
N.O. Adjustment			0		823,038				
N.O. Contract									
Total	\$7,586,705	11,052,244	7,167,610	151,497,819	150,758,553	114,178,317	14,954,230	14,600,100	19,999,970

State	Section 516 Farm Labor Housing Grants			Section 521 Rental Assistance Grants			Section 538 Guaranteed Rental Housing Loans		
	1997 Actual	1998 Actual*	1999 Actual**	1997 Actual	1998 Actual	1999 Actual	1997 Actual	1998 Actual	1999 Actual
Alabama	\$0	\$0	\$0	\$17,253,814	\$20,311,120	\$17,238,551	\$765,000	\$0	\$0
Alaska				2,244,798	3,351,168	3,012,412			
Arizona	2,152,100		131,300	9,426,340	6,621,360	6,317,749		1,222,700	11,399,024
Arkansas				9,981,414	13,394,316	13,467,062			2,605,000
California		1,989,480	4,620,000	25,765,041	31,035,263	35,163,957	300,000	3,650,000	5,835,710
Colorado	2,280,810	2,951,121	96,000	4,400,295	5,331,178	7,654,112	1,800,000		
Connecticut		2,162,380	1,353,433	5,027,291					
Delaware		39,860	54,470	3,525,950	3,631,233	6,453,025			
Florida		1,530,000	3,257,320	17,919,092	26,937,080	20,636,161	2,681,820		
Georgia		211,721	771,000	19,834,351	16,963,800	12,678,242	6,670,000		2,970,000
Hawaii				4,789,812	1,560,258	5,087,955			
Idaho	945,540			7,521,684	6,701,843	17,196,711		595,742	
Illinois				15,861,330	13,257,438	13,157,186	882,000		589,500
Indiana				13,217,310	10,425,515	10,667,888	6,059,700	6,159,555	5,750,000
Iowa				9,105,947	9,425,903	9,881,252		9,700,000	2,560,000
Kansas				6,290,893	5,974,781	6,042,607	1,500,000	1,330,000	2,650,000
Kentucky	1,300,000			11,334,726	14,742,811	13,441,011			
Louisiana			768,820	13,947,912	20,492,437	23,437,035	1,665,000		2,000,000
Maine	1,084,700			13,896,634	22,433,614	18,748,044		1,500,000	1,342,537
Maryland		2,269,420		8,593,550	10,274,201	10,713,527			
Massachusetts				5,042,154	930,277	4,323,726			
Michigan				13,354,650	14,185,043	17,849,841	4,004,000	2,373,000	2,825,000
Minnesota		1,800,000	450,000	9,746,477	9,180,506	8,725,048			
Mississippi				24,100,866	25,830,099	21,873,093			2,000,000
Missouri				9,686,367	9,082,922	9,783,566			600,000
Montana				3,487,310	2,719,293	4,803,386			847,009
Nebraska				4,031,134	3,855,374	3,584,328		5,940,000	5,654,055
Nevada				3,292,045	3,427,309	6,144,200		686,340	2,430,000
New Hampshire			3,955,252	5,817,750	5,925,263				
New Jersey				8,770,114	3,113,442	5,023,313			
New Mexico		42,142	83,810	3,273,130	8,760,571	8,777,657			
New York		126,000	360,182	12,678,477	8,694,763	11,081,900			
North Carolina		976,232	727,157	18,773,266	22,284,720	31,766,126		1,350,000	9,393,693
North Dakota				2,127,461	4,610,813	2,651,072			
Ohio				16,312,162	10,921,807	17,542,491			1,820,000
Oklahoma				10,104,181	11,497,476	13,899,486		2,630,000	2,010,712
Oregon		31,826	611,272	9,222,923	12,328,668	6,223,880			
Pennsylvania				14,452,121	14,162,222	21,220,077	900,000	1,800,000	301,100
Rhode Island				15,316	1,392,668	278,220	900,000		
South Carolina				10,673,077	11,042,096	15,400,828			5,932,925
South Dakota				7,383,013	11,237,755	10,082,324			
Tennessee				12,303,162	11,069,145	8,110,985		750,000	
Texas		552,150	1,000,000	25,070,836	22,486,890	26,252,339			
Utah				1,896,419	5,237,512	5,247,391			
Vermont				4,477,548	4,358,147	2,571,005			
Virginia				15,352,141	14,515,086	13,003,660			2,000,000
Washington				16,139,887	13,997,185	9,129,954			276,000
West Virginia				8,474,772	10,907,451	8,101,274			1,024,830
Wisconsin			244,800	11,907,014	9,379,558	9,081,424			
Wyoming				2,475,360	3,343,495	1,964,448			
Western Pacific									
Puerto Rico				9,110,667	2,590,596	12,479,464			
Virgin Islands				5,448,717	4,217,580	4,473,432			
N.O. Adjustment					3,850,029				
N.O. Contract	663,788								
Total	8,426,938	12,519,952	13,176,131	520,211,292	545,247,000	583,396,979	28,127,520	39,687,337	74,817,095

* Includes contracts and natural disaster grants

** Includes contracts

State	Credit Sales			Community Facilities Direct Loans			Community Facilities Guaranteed Loans		
	1997 Actual	1998 Actual	1999 Actual*	1997 Actual	1998 Actual	1999 Actual	1997 Actual	1998 Actual	1999 Actual
Alabama	\$422,330	\$99,578	\$394,550	\$3,066,000	\$4,699,600	\$1,453,500	\$1,250,000	\$0	\$0
Alaska	384,420	598,273	0	0	1,967,000	740,000	855,000	0	451,200
Arizona	735,000	1,755,100	674,250	1,986,945	4,862,055	795,530	0	0	500,000
Arkansas	155,850	476,585	352,400	2,136,650	3,296,450	2,788,950	360,151	0	566,800
California	3,367,940	3,008,708	975,480	6,319,100	13,075,650	10,392,094	270,000	8,980,000	16,815,833
Colorado	222,500	482,960	478,000	943,000	5,575,500	1,664,000	900,000	2,675,000	100,000
Connecticut	228,530	153,275	454,000	2,323,000	2,166,260	1,670,000	0	2,125,000	2,800,000
Delaware	0	0	0	775,650	1,020,000	871,450	0	0	0
Florida	1,010,000	922,704	839,800	2,167,900	6,541,600	8,843,150	0	4,150,000	3,215,000
Georgia	775,670	1,209,896	330,510	4,000,000	2,891,591	5,764,110	1,425,000	700,000	0
Hawaii	0	0	495,500	1,750,000	1,500,000	2,210,000	10,460,000	0	10,610,000
Idaho	425,550	741,173	511,240	851,000	1,607,000	1,803,400	270,000	930,000	922,000
Illinois	225,150	191,000	86,340	4,048,000	8,503,500	4,187,500	2,067,000	350,000	1,300,000
Indiana	156,500	250,000	461,450	2,812,000	4,125,540	3,138,100	113,000	0	2,000,000
Iowa	1,070,340	498,174	613,980	1,844,000	3,675,000	3,312,000	750,000	619,000	2,916,000
Kansas	292,370	258,480	115,100	2,472,500	1,202,550	2,631,000	1,650,000	0	350,000
Kentucky	79,500	358,828	226,880	4,495,700	5,817,000	7,005,200	0	400,000	525,000
Louisiana	278,200	54,000	40,000	2,439,000	6,970,750	3,256,000	666,000	3,305,000	7,590,834
Maine	537,140	77,350	0	4,488,306	1,068,300	6,019,000	7,783,864	4,057,500	904,400
Maryland	442,150	162,000	62,800	1,385,000	5,599,380	1,393,255	68,000	250,000	100,000
Massachusetts	130,800	78,500	153,500	1,850,000	7,554,590	902,000	2,790,000	1,023,250	134,500
Michigan	0	169,302	253,690	4,952,800	2,777,000	4,750,000	900,000	0	1,251,000
Minnesota	471,640	378,100	402,590	2,186,000	5,123,000	3,831,920	1,045,000	0	1,661,000
Mississippi	3,140,950	679,363	417,980	2,387,500	4,349,000	2,961,980	0	0	0
Missouri	646,300	813,105	705,190	2,802,000	1,288,415	3,933,888	260,000	0	1,229,000
Montana	0	0	42,000	3,007,000	1,171,000	2,733,500	5,351,020	1,177,000	3,733,600
Nebraska	0	0	42,000	1,900,000	1,000,000	1,572,500	1,472,200	850,000	1,025,000
Nevada	75,000	0	289,500	1,488,500	1,468,246	1,065,787	0	1,067,500	70,860
New Hampshire	0	243,500	207,300	1,384,500	1,510,500	1,089,970	738,000	1,656,000	520,000
New Jersey	513,600	682,300	177,500	1,145,000	3,039,500	1,100,000	0	4,200,000	0
New Mexico	376,200	514,250	507,370	1,569,000	6,106,475	1,000,000	0	0	0
New York	46,830	169,556	263,770	3,625,230	7,407,700	4,468,450	1,069,360	9,950,000	3,400,000
North Carolina	1,257,280	977,632	654,450	5,921,250	1,017,000	9,609,550	7,471,200	1,050,000	3,575,000
North Dakota	89,240	0	38,250	790,000	10,329,000	1,041,500	711,200	150,000	598,000
Ohio	0	98,890	0	4,175,000	1,577,000	7,611,000	250,000	2,714,000	5,560,000
Oklahoma	170,000	73,400	0	3,500,000	8,194,630	371,000	12,000,000	0	0
Oregon	736,470	870,615	730,910	6,174,700	2,250,100	1,350,000	0	2,250,000	4,750,100
Pennsylvania	57,820	138,000	19,600	6,054,600	1,232,000	4,426,450	6,906,900	0	5,943,000
Rhode Island	74,000	0	0	542,600	3,991,200	518,500	0	0	0
South Carolina	679,300	663,768	281,100	2,826,400	1,336,300	2,282,437	657,000	2,656,062	300,000
South Dakota	0	0	55,500	1,285,300	6,766,000	2,056,710	976,700	2,893,000	612,500
Tennessee	1,069,000	186,500	39,420	4,345,700	8,495,100	5,245,400	814,290	1,700,000	0
Texas	589,500	1,571,700	1,127,120	3,160,000	1,000,000	3,560,300	645,000	79,800	0
Utah	41,500	0	168,000	645,280	1,057,000	33,400	2,700,000	0	0
Vermont	0	246,631	176,400	1,018,000	11,466,100	1,818,000	600,000	200,000	930,000
Virginia	0	68,000	642,030	6,682,500	3,057,850	10,909,700	870,000	0	3,225,000
Washington	1,553,770	484,850	441,020	2,756,850	3,626,500	3,056,071	0	0	525,000
West Virginia	430,600	554,850	331,080	820,000	3,779,984	802,700	249,800	0	0
Wisconsin	251,850	312,450	22,930	2,258,000	372,500	2,951,961	69,500	1,800,000	1,550,000
Wyoming	333,600	200,000	269,200	567,000	0	365,270	2,989,147	650,000	345,000
Western Pacific	222,400	0	519,900	247,850	7,720,700	0	10,000	0	0
Puerto Rico	181,610	187,100	105,000	5,065,100	500,000	5,373,000	2,434,300	850,000	14,211,250
Virgin Islands	0	0	0	0	0	692,500	0	0	0
N.O. Adjustment	0	0	0	0	0	0	0	0	0
N.O. Contract	0	0	0	0	0	0	0	0	0
Total	\$23,948,400	21,660,446	16,196,580	137,437,411	206,729,116	163,423,683	82,868,632	65,458,112	106,816,877

State	Community Facilities Grants			Grand Total FY 97 - FY99
	1997 Actual	1998 Actual	1999 Actual	
Alabama	\$133,900	\$172,200	\$225,000	\$290,919,346
Alaska		175,000	95,800	\$92,911,927
Arizona	384,500	152,270	120,000	\$346,893,088
Arkansas	216,000	182,350	84,000	\$313,802,299
California	161,000	555,990	414,840	\$605,623,546
Colorado	50,000	82,260	50,000	\$232,280,932
Connecticut		80,000	50,000	\$56,569,175
Delaware	31,350	0	50,000	\$53,969,958
Florida	150,180	251,950	305,000	\$491,469,604
Georgia		250,000	172,900	\$478,817,480
Hawaii	11,000	115,224	55,176	\$173,380,848
Idaho	65,000	75,000	52,900	\$192,256,287
Illinois	218,250	188,130	150,000	\$421,245,505
Indiana	193,000	154,000	106,000	\$376,402,081
Iowa	93,000	106,000	68,000	\$243,881,890
Kansas	122,500	110,000	50,000	\$165,820,901
Kentucky	182,000	305,000	192,000	\$405,856,052
Louisiana	127,000	398,500	253,690	\$277,769,339
Maine	207,587	291,327	86,940	\$242,781,944
Maryland	50,000	125,000	100,000	\$321,937,852
Massachusetts		108,750	26,850	\$180,705,005
Michigan	313,250	518,810	191,000	\$625,599,338
Minnesota	111,000	138,000	82,000	\$403,198,647
Mississippi	163,000	354,100	612,750	\$218,767,145
Missouri	184,375	177,000	210,412	\$417,375,157
Montana	50,000	200,000	220,517	\$207,043,563
Nebraska	50,000	75,000	50,000	\$137,776,353
Nevada	50,000	75,000	78,056	\$85,031,471
New Hampshire	50,000	140,360	50,000	\$98,813,996
New Jersey		37,500	50,000	\$159,671,298
New Mexico	50,000	75,000	50,000	\$130,478,034
New York	183,000	203,500	133,000	\$267,658,603
North Carolina	365,055	348,000	474,500	\$563,803,960
North Dakota	270,000	190,350	55,000	\$70,977,451
Ohio	217,000	242,000	158,000	\$493,453,966
Oklahoma	50,000	148,000	107,000	\$226,326,080
Oregon	94,000	176,000	146,500	\$202,033,424
Pennsylvania	252,140	416,210	327,750	\$463,235,068
Rhode Island	0	0	50,000	\$33,770,754
South Carolina	128,000	204,600	93,000	\$287,641,763
South Dakota	50,000	79,650	215,850	\$206,131,417
Tennessee	168,000	323,500	176,700	\$399,999,042
Texas	265,000	313,000	267,700	\$459,786,425
Utah	81,600	150,000	91,350	\$144,519,704
Vermont	50,000	140,614	115,470	\$88,304,582
Virginia	75,000	229,500	390,770	\$343,954,630
Washington	8,250	137,500	66,000	\$275,705,937
West Virginia	118,000	118,500	92,000	\$117,456,018
Wisconsin	129,800	139,000	124,600	\$267,723,153
Wyoming	0	42,000	0	\$81,805,451
Western Pacific	50,000	0	25,000	\$50,908,825
Puerto Rico	250,000	200,000	100,000	\$334,558,105
Virgin Islands	0	0	25,000	\$39,314,217
N.O. Adjustment	0	0	0	\$4,796,800
N.O. Contract	0	0	0	\$2,785,027
Total	\$6,222,737	\$9,471,645	\$7,539,021	\$13,875,700,463

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